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DOWNTOWN HOUSING IN METROPOLITAN AREAS

A THESIS

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by

Robert Savage

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ABSTRACT

The purposes of this thesis are to describe existing and potential downtown housing and its residents and to outline a method of determining the demand, within a metropolitan area, for downtown housing.

The findings of this thesis were based on a survey of pertinent literature, published metropolitan area housing market analyses, and responses to a questionnaire framed to reveal the major market determinants most frequently used by planning agencies and market analysts. This material was supplemented by conversations with federal and local government officials, realtors and real estate appraisers.

This thesis has five major conclusions:

(1) Housing is a proper use for the downtown area of metropolitan cities. Regardless of the future functions of downtown, residents have a valuable role to play, both as consumers and as a source of humanizing and rejuvenating the metropolitan core area.

(2) Downtown housing should be part of a planned redevelopment of downtown areas. Downtown housing should be part of a unified plan for downtown that is based on specific goals and standards, particular attention being given to metropolitan-wide land uses,

transportation patterns and socio-economic goals.

(3) Since choice of home is an intensely personal matter, every effort should be made to understand the psychological aspects of planning for downtown. This understanding should embrace an appreciation of the particular importance of local tradition, the significance of a favorable downtown image, and the human factors of status, prestige, and social interactions between income and class levels.

(4) The technique described in this thesis can, when carefully used, be a helpful guide to planning for downtown housing.

(5) Further research is needed into many areas of the whole question of downtown housing, particularly into the human problems of market psychology and social goals, and into the significance of more technical matters, especially land costs and housing development costs, and techniques of planned group development.

CHAPTER I

INTRODUCTION

It has become fashionable in certain circles to talk of "downtown decay" and the suburban threat to the central city core. The threatened downtown sections of the nation's metropolitan cities are the background to this study of downtown housing.

In this chapter downtown is defined and its transitional nature discussed. The premises and purposes of this study are also presented.

The Metropolitan Downtown Area

A definition of downtown is elusive. Charles Abrams, author and lawyer specializing in public and private housing law, when faced with the problem of definition, gave downtown a directional rather than a quantitative definition. He wrote:

Directionally it may be downtown in some cities, midtown or uptown in others, and there may be several downtowns, one downtown and one uptown. Simply put, it is the city's hub or hubs, on which people converge for business, trade, shopping, etc. (1).

Downtown may be described variously as the heart of the city, as its business center, or as that area which includes the central business district core and the frame around it.

According to the frame-core concept downtown consists of two

separate but related areas:

- (i) the central core -- this area is distinguished by tall buildings, intensive land use, a large daytime population and a compact size suited to pedestrian activity. The main land uses are high density retail and office buildings including department stores, speciality and chain retail, multi and single tenant offices, amusement and recreation establishments. High-rise luxury apartments and first-class hotels are occasionally found in the downtown core.
- (ii) the frame -- this area is a zone of transition between the core area and the rest of the central city characterized by an intensity of land use second only to the core area. Movement between establishments in the frame area is vehicular rather than pedestrian as in the core. The frame area may contain all the uses found in the core area plus secondary retail stores, offices and other centrally oriented commercial uses. In this section of downtown manufacturing (including loft industrial), wholesaling with stocks, autosales and residential uses are to be found. These uses often tend to be clustered into sub-foci, such as bus terminals and hotels, medical and government centers and new and used car lots. The frame frequently contains small pockets of housing, often blighted, that have been by-passed and surrounded by commercial development.

The outer boundaries of downtown must be defined locally. In some cities natural boundaries, such as the Mississippi River in St. Paul, Minnesota, and in other cities manmade barriers, such as the Freeway Loop in Kansas City, Missouri, help define the limits of downtown. In many cities the limits of downtown are set by the presence of large, homogeneous areas with distinguishable internal linkages, such as a clearly defined residential neighborhood. For example, the Quapaw Quarter, a residential neighborhood, marks the south-western boundary of the Little Rock, Arkansas, downtown area.

In this study the extent of downtown is considered to be a purely local phenomenon, "basically unique and as such necessitating individual consideration" (2).

The Transitional Nature of Downtown

The invention and widespread use of the automobile has allowed a horizontal growth of major cities and the development of suburbs. This suburban movement has been blamed for the decline of downtown land values and the acceleration of the process of decentralization in all major land use categories. With decentralization there are other influences affecting the distribution of land uses between the downtown area and other portions of the metropolitan area: regional growth, highway programs, access and parking, automobile and public transportation trends, urban renewal, automation, investment climate, standard of living and entrepreneurial activity.

It is an assumption of this study that as a result of the interaction of these influences the downtown areas of the nation's metropolitan cities are experiencing changes in the relative importance of their different main functions. It is further assumed that these changes will affect the pattern of future downtown land uses and consequently the future of existing and potential downtown housing.

Some cities have never had a strongly centralized core area. Los Angeles has a limited downtown center and it has a more scattered office building development than most cities.

Arthur M. Weimer, Dean of the School of Business, Indiana University, and authority on land economics, believes that large national and regional centers will have a greater demand for downtown investment than other cities (3). Cities which have become satellites of major regional centers are not so likely to expand their downtown land uses.

Changes in Retailing

In a report published in 1959, Harvard economist Raymond Vernon recorded a decline in the retail trade of central business districts in metropolitan areas. In all of thirteen cities studied the central business districts' share of total central city trade fell by a quarter; in seven cases there was an absolute decline (4).

Food and other convenience goods stores are the first to follow population to the suburbs, while general merchandise facilities show the greatest resistance. It is clear that suburban retail facilities have hurt downtown store sales. A Syracuse, New York, report on central area planning says bluntly, "since 1952 residential suburban shopping centers have been drawing business away from downtown" (5). In Atlanta the Lenox Square shopping center is expected to generate one half of its \$50 million in annual volume from sales that would otherwise have been made downtown (6). Self-service discount stores outside the city core are also rivalling downtown stores. Even downtown prestige and the "enjoyment of the crowd", once downtown assets, have been lost.

Plans for downtown retail centers recognize these changes and envisage a new downtown based on some or all of the following ideas: that,

- (i) downtown is an established regional shopping center and can remain so, especially for specialty items or merchandise in which a large selection of goods and prices is required,
- (ii) downtown has a 'captive market' of downtown workers -- its daytime population,
- (iii) it can serve those who depend upon mass transit for access to facilities,
- (iv) it can serve downtown residents.

Changes in Manufacturing and Warehousing

Manufacturing and warehousing activities are leaving the downtown area to avoid traffic congestion and to take advantage of changes in transportation technology. The current fashion for one story operation and the horizontal layout (difficult in the congested, physically obsolescent downtown areas), the liberation of the worker from mass transit, and the shift in freight emphasis away from rail and towards the truck have led to increased decentralization.

These activities, released from dependence on downtown railroad terminals, are moving out to sites offering prestige and convenience near outlying expressways, or to new terminals. When the Boston Central Artery displaced 400 wholesaling and manufacturing firms only a small number of these firms found it necessary to relocate in the downtown area (7). Except for plants with heavy downtown investment,

publishing and printing firms, specialized manufacturing plants and 'loft' industries, the downtown area may be expected to need less land for manufacturing and warehousing purposes.

Changes in Office Location

Office space in the downtown area is used mainly for financial, insurance, advertising, professional, institutional and miscellaneous business services and for wholesaling without stocks. Ease of access and interchange due to centrality have favored the core areas as a location for office buildings.

Office construction in the first quarter of 1963 was up to 18 per cent over the same period in 1962; this boom has been related to the obsolescence of older downtown buildings and to the use of urban renewal in downtown rebuilding (8). An article published in the magazine Architectural Forum describes new downtown building in New York, Baltimore, Hartford, Boston, Houston and Detroit (9). However in four of these cities some fears of oversupply were expressed.

There is a weakening of the core concentration and a tendency for some branch office construction to take place outside of the area. This trend is particularly noticeable for companies in the electronics field, office equipment, data processing, publisher's houses and insurance companies. Examples are the Houston, Texas, Prudential Insurance Building built on the outskirts of Houston, and the Connecticut General Insurance Building in the suburbs of Hartford, Connecticut. Offices linked to manufacturing or those designed for occupancy by one

company are more likely to seek non-downtown sites. Although there is no clear-cut pattern the emergence of the 'regional' and headquarters city, such as Atlanta, Chicago, Dallas, Denver, San Francisco and New York, has created an unprecedented growth in the employment of clerical and white-collar workers for a few cities.

Office buildings which house centers of finance, investment, executive headquarters, specialized professional offices, various government agencies . . . have represented the principal demand for real estate in downtown locations (10).

In most cities, for example Pittsburgh, the centrality of downtown, especially for transportation, and the wide range of rents offered are expected to ensure downtown a strong competitive advantage over suburban office buildings.

The Future of Downtown and the Implications for Downtown Housing

It is impossible to predict the future land use pattern and function of downtown areas. Nor, because of city differences, is it particularly useful to generalize about trends. Opinions vary widely.

On the basic questions of the most desirable size and distribution of land uses in downtown, the variety and range of solutions is fantastic; faced with an empiric trend downward in practically every category of use, plans invariably estimate increases in facilities. . . . (11).

The editor of the National Market Letter published by the Real Estate Research Corporation, Chicago, emphasizes the relative decline in downtown's importance; downtown will have a "less dominant

role than it has now or . . . (had) in the past" (12).

In many metropolitan cities across the nation the physical, economic and social problems of downtown areas caused directly, or indirectly, by the transitional nature of the downtown area have created widespread private anxiety and public interest in the downtown area. These feelings are reflected in a multiplication of development plans and projects for metropolitan downtown areas, including plans for the development of residential uses.

It is the premise of this thesis that whatever the future functions of the downtown area, housing is a proper land use for that area. Residents are indispensable for a planned downtown that is geared to the future. If downtown planners are able to realize their plans and downtown retains its vitality as some authorities expect, or even expands its land use requirements, then attractive downtown housing and its inhabitants

will contribute to a more exciting and aesthetically pleasing downtown, will complement reinvigorated retail space and new office buildings with white collar employees . . . will diminish traffic congestion, will serve the housing requirements of a particular segment of the population and will thereby assist in achieving a more balanced metropolitan area (13).

If, on the other hand, downtown areas decline until they cease to exist as they are now known, and downtown land uses shrink in area, then downtown housing, besides providing housing for employees and patrons of the remaining stores and offices, can make good use of

available abandoned property, especially in the frame area, and thus help to strengthen the city's tax base.

Purposes of the Study

Accepting the premise that housing in metropolitan downtown areas is a proper land use certain questions arise. The more obvious questions are:

What is the nature of downtown housing?

Who wants or needs to live in downtown housing?

What problems confront planning for downtown housing?

How should a planner set about appraising the existing housing potential of a given downtown?

How can the market potential for downtown housing be quantified and analysed?

These questions are answered in the following three chapters which are entitled:

Downtown Housing and the Downtown Resident;

Problems Confronting Downtown Housing; and

Downtown Housing Market Analysis.

CHAPTER II

DOWNTOWN HOUSING AND THE DOWNTOWN RESIDENT

Downtown housing in metropolitan cities is usually the remains of the original residential section of the central city. It is rarely part of a planned development. In the core area the retail space demands of the modern metropolitan area have forced the replacement of residential land uses by commercial uses. Only in more recent years have high-rise apartments brought housing back to the core area. In the fringe area expanding commercial land uses, rapid transit lines, expressways, and public and private urban renewal have cut swathes out of the old central city housing stock. Now the fringe area is frequently a no-man's-land of housing. Old deteriorating properties stand cheek by jowl with new apartment developments, and sections of traditionally prestige housing survive adjacent to back-street slum areas.

Generalizations about the nature of downtown housing and its residents are dangerous due to inter-city differences. However, two major types of downtown housing and their inhabitants are distinguished and summarized in this chapter: core area housing and fringe area housing. Examples of both types of housing are given. First, however, there is a brief discussion of existing published material related

to downtown housing and its residents.

Downtown Housing and Its Residents in Current Studies and Literature

The writer has been able to find only one direct reference to downtown housing per se (14). This article by urban and economic consultant Morton Hoffman, is possibly the best introduction to literature on the nature and scope of downtown housing and its residents. Downtown housing as defined in this thesis has not been a popular subject for publication. It would seem that this neglect of downtown housing as a subject for publication is due to the lack of interest and long neglect of downtown housing itself by real estate agents, by the consumer himself and by local government officials, including planners. More frequently downtown housing is included in the study of housing in the so-called 'center cities' of metropolitan areas. It is in accounts of center city housing that the small amount of data available can be gleaned. Statistical information outside that provided by the U. S. Bureau of the Census (by census tract for individual cities) has not been published. Files kept by the Federal Housing and Home Finance Agency, however, are available with statistics gathered for individual insurance applications for apartment building loans or for urban renewal projects in downtown residential areas.

Unlike primary references secondary, or passing, references to downtown housing are many. Most of these passing references are in works whose main purpose is the elucidation of some subject

related to downtown housing. Good secondary source subjects are: race and minority groups in housing; housing market behavior; slums and slum dwellers; downtown problems and revitalization; urban renewal and property values and taxation. The recent spate of planning reports on core area redevelopment in individual cities may be used to gain some idea of current and planned downtown housing in these cities.

At the end of this study is a list of sources and housing bibliographies through which the subject of downtown housing may be pursued. Trade journals of the building industry, achitectural magazines, professional magazines in real estate, planning and urban renewal are good sources. Research for this thesis indicates the subject of housing in relation to such terms as: "downtown"; "center city"; "central"; "core"; "return from the suburbs"; "in-town dwelling"; "high-rise apartments"; "historic housing" and similar connotive words and phrases. Attention is also drawn to the bibliography at the end of this thesis. The books in this bibliography may, in turn, be used to locate secondary sources. It is more often the story of the unusual that is published. Thus a relative wealth of material is available on the restoration of historically or achitecturally interesting downtown housing (15), on housing innovations such as Marina City -- a "city within a city" (16) -- the use of air-rights (17) and on the work of non-profit making organizations (18).

In most cases the same sources that have been given for downtown housing contain information on downtown residents. In addition, references to downtown residents may be found in journals and theses concerned with sociology.

Special note should be made of a recent, outstanding contribution to housing literature. This is a series of six volumes called, "The ACTION Series of Housing and Community Development". These six volumes were directed and edited by Professor Martin Meyerson, vice-president of ACTION and director of the Joint Center for Urban Studies of M. I. T. and Harvard University. The language is non-technical and suitable for the businessman and elected official (19).

Core Housing and Its Residents

The core area of downtown as defined in Chapter I is usually small and compact. Land prices and rents are high relative to the rest of the downtown area. Consequently core housing is rare.

Core Area Housing

Where it exists core housing is densely developed. Normally it is located on the edge of the core area, spilling over into the fringe area. Development is usually vertical to save land costs. Land or rent costs make this type of housing expensive. In Hopkinson House, Philadelphia, a 33-story building containing 596 apartments, there is a base rent of \$95 for efficiencies and a median rent of \$175 for

one-bedroom apartments.

Often the ground floor of the building is given over to commercial uses compatible with surrounding core land uses. Frequently the ground floor contains a restaurant, drug store and similar establishments, used by both the residents of the building and by the core area's day and night-time populations.

The most common type of core housing is modern high-rise, high-rent luxury apartments. These new apartment buildings emphasize amenity. Ground-level swimming pools and roof-top gardens with play areas and barbecue pits are common. Such amenities are provided to maximize a combination of the advantages of an outdoor, suburban way of life with a downtown location. In most metropolitan cities luxury hotels in the core area, such as Houston's Rice Hotel, cater to both permanent and transient residents.

Core Area Residents

Logically the residents of core area housing are to be found among high income groups. These groups include persons holding the higher executive and managerial positions in large commercial and industrial firms, independent and highly-skilled professionals, proprietors of small and medium-sized firms, and higher government executives and officials. Incomes of such persons are \$15,000 to \$20,000 per annum and over.

The downtown residents in this category show a marked

preference for apartment dwelling. These people seek new, high-rise, high-rent luxury apartments and high-class residential hotels. A study has been made of the residents of high-rent housing in New York (20). Most of them are middle-aged or older, with few or no children. Households are small but a substantial number have sleep-in servants. The incomes of these households are, on the average, three to four times as great as those of other New York tenants. Most persons in this category have a college education; personal goals are most likely to be those of self-realization.

Occupation appears to have some effect on the choice of downtown housing for persons in this category. A downtown apartment is convenient for a person with irregular working hours, for one who must entertain out-of-town clients or protect his health from the strain of daily commuting. Hoffman (21) sites the case of several older officials of an oil company living in one of Houston's high-rise apartment buildings attracted there both by the building itself and by the presence of an office of a well-known heart specialist. Older, unattached women are drawn to luxury apartment houses for protection, services and a less lonely existence.

Transient members of this group include the highly mobile company executive, growing numbers of whom are being transferred to cities, especially regional capitals, for tours of duty lasting for only a limited period. The preference of transients for a downtown home is based

on the downtown area's closeness to the main places of employment and to the cultural attractions and night-life of the city center.

Core Housing: Peachtree Towers, Atlanta

Peachtree Towers, Atlanta, conceived in 1958 and completed in 1962, is a 23-story luxury apartment building within three blocks of Davison's, one of the city's main department stores. It is surrounded by commercial uses, and built on a site once occupied by a 3-story office building. Peachtree Towers contains 315 units: studio, one- and two-bedroom apartments. Rental rates range from \$119 to \$250 monthly. The smallness of the apartments compared with suburban homes is offset by what its sponsors describe as its "elegance, luxury, charm and convenience".

Great emphasis is laid on such features as: a master television antenna, all utilities, high-speed automatic elevators, air conditioning and heat, screened balcony terraces, sound proofing, and ample enclosed parking space at nominal cost. Within the building a restaurant, food store, drug store, barber shop, shoe repair shop, laundry, beauty salon, and valet and maid services are available. Residency policy requires the establishment of financial and character responsibility: full trade, business credit reports and a thorough character reference. Brochures appeal to "... executives of leading business firms of the downtown area, physicians, attorneys, officials of the city, state and federal government and people of secretarial

and office staffs from many firms of the nearby area". On April 1st, 1964, approximately two years after completion, after a slow beginning, Peachtree Towers had an 89 per cent occupancy rate.

Mr. John F. Thigpen, Federal Housing Administration Director for Georgia, said when the building was first proposed, "We considered it an experiment, because we had never before issued a loan for such a large facility in the downtown area" (22). The Federal Housing Administration committed itself to insure a mortgage loan of approximately \$5 million two years after the developer's first approach and after a preliminary study by F. H. A. officials of the marketability of the proposed unit. The sponsor was an out-of-state construction company, the C. D. Spangler Construction Company of Charlotte, N. C. Interim financing was handled by the Wachovia Bank (of N. C.) and the 90 per cent mortgage (estimate of loan to values) is held by the Metropolitan Life Insurance Company of New York. The construction was financed by the Fulton National Bank of Atlanta.

Fringe Housing and Its Residents

Fringe area housing ranges widely in type, quality and cost. At one end of this range may be an elegant single-family townhouse or new apartment; at the other end a slum property. Between these two extremes any one city may have a large variety of housing types

caused by permutations of possible building and architectural styles, numbers of units in one building, age and condition of the building and the cost of each individual housing unit. As the character of the housing differs so do the characteristics of its inhabitants. Characteristics of income, and social values and motivations show particularly significant differences.

Fringe Area Housing

To list all the varieties of housing that one might find in a fringe area is not easy. Nor is it particularly significant since in any one city there may be any amount of many different types or there may be none.

One may list a few of the more common types of fringe housing. In the northern and eastern cities especially, such as Baltimore, Boston, Philadelphia and Savannah, the historic townhouse survives in the downtown fringe; sometimes it stands alone, often it is one of a row of similar houses. In many cities the once elegant, single-family townhouses have been divided into apartments. In some cities older tenement buildings exist. This is so in New York. In other cities older single-family buildings have been replaced from time to time by apartment buildings. Thus there may exist a whole range of apartment buildings varying from each other in size, number of stories, rent, and condition.

There is another whole group of housing to be found in the fringe area -- rehabilitated and redeveloped housing. With the

application of federal funds to urban renewal, the constant private redevelopment of property in the transitional area of downtown has been accelerated and enlarged. Wholesale clearance has left large areas available for residential redevelopment. Widespread publicity of the value and techniques of conservation and rehabilitation of existing housing has led to the revival of decaying fringe area housing. Examples of this type of rehabilitation may be found in Washington, D. C. , Boston, New Orleans, Los Angeles, San Francisco, and New York.

Following the growth of public and private rehabilitation and redevelopment, fringe area housing has been augmented by new luxury apartments similar to those of the core area, by less expensive apartment buildings, by new townhouses and by the rescue and restoration of some of the older, deteriorated townhouses from commercial uses. At the same time the destruction of older slum housing and the availability of government funds has led in many cities to the building of public housing on cleared sites.

Public housing differs from all other types of housing in that it is made possible only by subsidies; the rents are not sufficient to make it a "paying proposition". Public housing types vary from row housing to high-rise apartments. It is an unfortunate fact that the design of many public housing projects -- single purpose agglomerations of buildings, severely institutional in character -- reduces their esthetic contribution to the downtown cityscape.

As has the core area the fringe area has a transient population. This is catered for in fringe areas by hotels, boarding houses, and by skid-row flop-houses and missions.

The fringe areas of many metropolitan cities are also the scene of a great "experiment" in housing. It is early to make any conclusive comments but great importance is being attached to the exploitation of air rights for housing in Chicago (23) and New York (24), and in the creation of planned downtown developments that include different types of housing, as part of a whole, combining commercial, residential and institutional uses. Plans for revamping the downtown area, including downtown housing, have been made for the metropolitan cities of San Jose, Providence, Philadelphia, Baltimore, Boston, Detroit, Chicago, Albany, (New York), Minneapolis, San Francisco and others.

Fringe Area Residents

With the wide variety of housing in the fringe area is a wide variety of residents. There are basic differences of income which will decide for many the type of housing available to them. Expensive apartments and high costs of rehabilitating existing structures will eliminate all but the higher income levels from these types of housing. Generally, it is also true that the lower income and underprivileged groups will be found in the cheapest housing.

Superimposed upon this obvious income distinction are more subtle motives and social pressures that work on the sorting and sifting of fringe area residents.

It has been found, for example, that a high percentage of persons engaged in the creative and performing arts prefer rehabilitated dwellings to new apartment housing (25). The term 'creative and performing artists' includes writers, painters, and musicians, whether working independently, for mass media, or for commercial firms. This category includes a section of the urban quasi-bohemian group -- the 'arty'. Incomes vary from the highest to very low, the size and position of the home varying from a large home in the most desirable part of the arty district to a shared room on the fringe of that district.

This choice of housing type may be the result, partly of a lower income than is enjoyed by top executives, and partly as an expression of individuality made possible through the rehabilitation of an old home. The stereotype picture of persons in this category is portrayed by the Greenwich Village type. Social types range from those of conventional habits to out-and-out bohemians. Most common is a desire to live reasonably inexpensively, with 'taste' (according to the individual's own interpretation of what is tasteful), and conveniently. Indeed, one of the main reasons for the preference of persons in this category for downtown housing is irregular or broken working hours, such as a performing artist might have.

Self-realization is a common goal and the home is not often a status symbol. However, once a 'colony' of 'arty' types is established, other persons are attracted; to these followers a quaint rehabilitated home in an 'arty' neighborhood becomes a status symbol and a shared room a way for students and others with low incomes to live the 'bohemian life'.

It is difficult to classify fringe area residents but one group constantly recognized by real estate and development companies is the "middle income" group. This category includes grade and high-school teachers, social workers, clerical, white-collar and non-managerial sales personnel. The large body of federal or local government employees in the central city are good prospects for downtown apartments. Households with incomes as high as \$15,000 and as low as \$5,000 are to be found in this category. Young executives, "bachelor" girls, or students with low incomes may pool their financial resources to rent a downtown apartment for its proximity to work and the city's social and cultural activities.

Members of this category are career-oriented. A high-school education is the norm and status-striving the most common characteristic. Widows, divorcees, spinsters and bachelors -- out of place in the young family atmosphere of most suburbs with their morning coffee groups and evening bridge parties -- find downtown more to their taste. Having more 'free' money than families with young children

many persons in this category are prepared to spend more than the average person does for housing.

Residential hotels serving persons in this income range cater to single, transient and retired persons.

In the low-income residential and slum* sections of the central business district fringe the residential pattern becomes very diverse. Two easily distinguished groups are the blue-collar and low-status workers and immigrants and racial minorities.

The first group ranges from highly skilled workers to non-working or frequently unemployed members of the working class. Education has rarely gone beyond the elementary level or the first few grades of high school and household incomes are rarely more than \$5,000 per annum, and frequently less than \$3,000 per annum. These workers are housed most frequently in low income residential or slum areas surrounding the central business district.

It is not always appreciated that many people find genuine contentment in slums or near-slum, low income residential areas. The preference is seldom for the poor physical condition of the structures and the social pathology often associated with such areas, but for social

*It is not easy to distinguish between low rent residential areas and slums. Slums are essentially low rent residential areas where the environment may be proven to be physically, socially, or psychologically harmful to residents or to the community as a whole. (See Gans, H. J., "Human Implications of Redevelopment and Location", Journal of the American Institute of Planners, Volume XXV, No. 1, February 1959, pp. 16-7.)

values such as a sense of belonging and vitality. A flourishing social life exists in many slums, frequently making up a whole subculture that does not embrace middle-class values, particularly those of esthetics and social orientation that would make their environment seem undesirable (26).

The nation's metropolitan cities, especially in the North and East, have become homes for alien immigrants. The same cities, and others in the South and West, have received large influxes of rural immigrants both white and Negro. The educational level of these groups as a whole is minimal. The median income of these groups is usually well below the city average. Incomes of less than \$2,000 per annum are common; poverty continues as a result of ignorance and illiteracy and is aggravated by large households which often include three generations of the same family.

Many of these immigrants are drawn to downtown low income residential and slum areas by cheap housing and the variety of unskilled laboring jobs provided at the city center. The New York needle trade, for example, is dependent on the cheap labor of immigrant Puerto Ricans. The large bulk of persons in this category are, in effect, members of the blue collar category and may be distinguished only by social segregation and a preference for living close to families of their own ethnic type. Since suburbs tend to develop social and economic values that work against low income groups and racial and other minorities

the center of the city tends to develop isolated minority groups -- southern and eastern European, Negro, Latin American, American Indian and Oriental.

An unpublished "White Paper on Slums", prepared by the City of Atlanta Department of Planning in 1961, reports:

Most of Atlanta's slum housing is located close to the Central Business District ----- 68 per cent of the total non-white population of the City of Atlanta resides in a 13 square mile ring surrounding the heart of the city (27).

Not all minority groups are poor, nor are all of them forced to live in fringe areas by the presence of cheap housing and a wide choice of jobs. In the older neighborhoods of Philadelphia new residential construction between 1951 and 1960 frequently took place in neighborhoods with concentrations of families of Italian and Slavic extraction having marked individual cultural and institutional patterns. New houses were built by persons who preferred to live in an area where they could maintain established family and church affiliations (28).

There is reason to believe that Jews, as a religious minority, prefer downtown housing to suburban living, and that center city high-rise apartments appeal to them especially, though the reasons for this preference are not clear. A study made in the Philadelphia area established that, of the suburban families that had reached a stage in the family life-cycle at which a potential demand for downtown apartments would seem to be indicated, the non-Jewish families wished to remain

in their single-family homes, "whereas the majority of Jews either wished to or were actually planning to move to new, urban, high-rise apartments" (29).

The residents of public housing have at least one common characteristic in most cities. They are from low-income categories. In many public housing developments a low rent 'ceiling' eliminates all but those on the lowest rung of the economic ladder. The Housing Act of 1949 gave displaced slum housing families priority in public housing projects. As a result in many metropolitan cities public housing has become minority housing. It has also become a receptacle for the families with a marked incidence of juvenile delinquency, adult crime and mental and physical disabilities. Projects tend to be rejected by large parts of the community and to become increasingly segregated -- economically, socially and racially. Occasionally, public housing residents are 'atypical' when temporary circumstances bring low incomes to families whose other characteristics would normally lead them to be grouped apart from public housing residents. This is the case of families in Atlanta's Techwood Public Housing Project where many household heads are students at the nearby Georgia Institute of Technology.

Fringe Housing: Savannah, Baltimore, Atlanta and Philadelphia

This section describes examples of four types of fringe area housing; the town house, the low-income slum, public housing and the planned housing development. This is not to imply that these are the only types

of fringe area housing, or even that they make up the majority of such housing. However, they encompass the extremes of housing; between them is an amorphous mass of housing that is the main part of the downtown housing supply filtering down the income scale. Further examples of fringe area housing may be found in books included in the list of recommended authorities.

Town and Row Houses in Savannah, Georgia. To the east of downtown Savannah, Georgia, is an area of 18th and 19th century houses. This area had for years been declining as it was invaded by commercial uses. It had a complete range of house types: single-family, two-family and 4-6 unit apartment houses -- some row houses, some detached. In the last few years many of these homes have been rehabilitated and undergone a "filtering-up" process similar to houses in Georgetown, Washington, Beacon Hill, Boston, and Telegraph Hill, San Francisco.

The rehabilitation has been achieved by private investment by professional men, real estate agents, interior decorators, and antique dealers. The Savannah Gas Company and the Historic Savannah Foundation, Inc. have also been involved in rehabilitating some of the houses, especially those that possess historic or architectural significance.

The price of the homes ranges from \$1,500 to \$6,000; determining factors are structural condition, location, physical and social environment and the architectural and historical significance of the structure. Rehabilitation costs are about \$10,000. This price includes the cost of

materials, labor and architects' fees. The result is a quality apartment or home, with all modern amenities, including air conditioning.

Rents range from \$60 per month for an efficiency unit, to \$125 per month for a single-family home. A standard one- or two-year lease is usual. The main occupants of the rehabilitated homes in central Savannah are single men and women, young married couples with one or no children and elderly couples. Individuals include a symphony conductor, bankers, the President of the Savannah Gas Company and professional men.

The attractiveness of these downtown homes lies in their closeness to the economic, social and cultural center of Savannah and Chatham County, and in the fact that they are considered a good residence for the price. These homes have more floor space than the typical suburban home. In some cases ownership of an historic home is considered a mark of high status. The rehabilitated houses are so attractive that, in July 1963, there was almost 100 per cent occupancy. At that time, newer subdivisions in Savannah had 10 to 12 per cent vacancies (30).

Slums in Baltimore, Maryland. The racial composition, architectural peculiarities and geographical distribution of metropolitan slums create a wide range of surface differences between slums. However, on deeper analysis most slums have enough common characteristics to make a description of one sufficient to represent the majority. One of the most vivid descriptions of a slum pictures a

Pilot area for rehabilitation in Baltimore, Maryland.* The penetrating study made of this area makes it a classic example of slum analysis.

This particular slum is in a typical fringe area transition zone between the commercial area that spreads eastward across the Jones Falls expressway and the quiet, neighborhood of poor, but home-owning, families farther out. Not a rock bottom slum, it was described as having every variety of blight and deterioration.

This area was criss-crossed by a grid of heavily traveled streets, and between them lay typical blocks of Baltimore row houses -- three stories high on the wide streets, and two stories on the alley streets behind them Between the rows of houses stretched the horribly infested, three foot-wide alleys of old Baltimore, all but obliterated by a crazy jumble of rotting board fences, leaning outhouses, raw sewage and trash. The same mess filled the yards, and few residents cared to venture outside their back doors. Scattered throughout the neighborhood were taverns, corner groceries, stables, confectionaries and beauty parlors auto-repair shops, storage warehouses, a bottling plant and a few small factories (31).

Almost all of the homes were built before 1900, basically in sound condition but neglected. Ninety per cent were classified by the U. S. Public Health Service as substandard, forty per cent seriously deteriorated; thirty-three per cent had no central heating, fifty per cent no mechanical refrigeration and over seventy-five per cent were rat-infested.

*Millspaugh, Martin, and Breckenfeld, Gurney, The Human Side of Urban Renewal. Baltimore: Fight-Blight, Inc., 1958.

At the time the area was analysed, forty per cent of the residents were either buying or actually owned their homes.

Median rents in 1951 were \$36.13 plus \$11 or \$12 for utilities. The high incidence of subletting led to overcrowding. However, more than half of the homes were occupied by one family only. The residents themselves represented a wide range of family types from "irresponsible transients to prominent Negro professional men". Between 1930 and 1950 the area had shifted from predominantly white to 80 per cent Negro. The dominant influence was of self-respecting white and Negro workingmen's families with a reputation for stability.

There was no dire poverty in the area; many residents were steel and shipyard workers with working wives and families. However, the family incomes in the area were generally twenty per cent below the city-wide average. Real incomes were reduced by large households due to a high birth-rate and the presence of elderly relatives.

The average adult resident had only seven grades of school; twenty-five per cent were illiterate.

The major interest of residents outside of the home was found to be religion. However, the great variety of denominations and sects made religion a divisive rather than a unifying factor. Outside the home and church low-income levels and poor education cut off many of the residents from Baltimore's cultural facilities. This situation was aggravated by segregation policies. Television, automobiles and

liquor were the main diversions for many. The fifteen bars, package good stores and "clubs" in the area were held to be partly responsible for the high level of sexual immorality in the neighborhood.

Public Housing, Atlanta, Georgia. The Atlanta Housing Authority administers six public housing projects in the Atlanta downtown area. All of these projects were built before the second World War; one, Techwood Homes, is the first public housing project in the nation. The data below outline the characteristics of these projects.

<u>Project</u>	<u>Units</u>	<u>Date Occupied</u>	<u>Residents</u>	<u>Average Family Income Aggregate 1963</u>
Techwood	604	Sept., 1936	white	\$ 2,067
University	675	April, 1937	Negro	1,983
Clark Howell	630	June, 1940	white	2,249
John Hope	606	Sept., 1940	Negro	2,237
Capitol Homes	795	April, 1941	white	2,103
Grady Homes	616	Aug., 1941	Negro	2,346
			AVERAGE:	\$ 2,164

Source: Atlanta Housing Authority

These public housing projects are similar to public housing projects in many cities -- two and three story row houses, some with flats, none with more than three bedrooms -- all with an "institutionalized" appearance which was dictated by economy rather than esthetics: . . . "economy will be promoted. . . . in construction". . . (1937 Housing Act). All of the projects were built on land from which residential slums had been cleared. Most of the projects now exist in deteriorating surroundings,

residential districts 'invaded' by commercial land uses. All of the projects, with the exception of Techwood and Clark Howell, are now adjacent to new urban renewal projects.

The first two projects were built with funds appropriated by Congress and administered by the Housing Division of the Public Works Administration. The main object of the appropriations was to provide work for Depression unemployment. Downtown housing for its own sake was not an important consideration. The four later projects were financed by the Federal government through a construction loan and federally insured bonds under the provisions of the 1937 Housing Act. The clearance of slums and the provision of standard housing were the main objectives in the development of these projects.

The rents in Atlanta downtown public housing range from \$20 to \$65 per month; there is a 'rent ceiling' fixed according to family size and income. All utilities are supplied by the Housing Authority. No project is more than a few minutes from an elementary school.

These six projects are the most popular in the city and there is a waiting list of would-be white and Negro tenants. According to the Executive Director of the Housing Authority this popularity stems from the closeness of the projects to the central business district. The largest number of working residents work downtown. Many are long-time downtown residents especially attached to downtown churches and friendships. Downtown shopping, however, is not considered an important factor in the popularity of the projects. The Grady Homes are particularly popular with elderly residents since they are situated close to a hospital.

Twenty-four per cent of all heads of households in Atlanta's downtown housing are over 65 years of age. In white projects, a woman is head of 36 per cent of all families. In Negro families the figure is 52 per cent.

The average aggregate family income for all white families is \$2,801, for Negro families \$2,189. Forty per cent of all families have as a main source of income welfare, pensions or social security monies; 9 per cent depend on public welfare alone. Amongst white families, the main job of the principal income recipient is that of store clerk; amongst Negro families domestic service is the chief source of income for employed persons. The reasons for moving from Atlanta's public housing are many, but 10 per cent of all moves are caused by families leaving the city. In white projects, 14 per cent of the vacancies are caused by families buying or renting a private home. Thirty-five per cent of the vacancies in Negro projects were due to the purchase or renting of a new home (32).

Planned Housing Development in Philadelphia. The downtown house is an integral part of the Philadelphia Central City Plan.* In

*The history of the Philadelphia Central City Plan is recorded in detail in an article by David A. Wallace, "Renaissancemanship", in the Journal of the American Institute of Planners, Vol. XXVI, No. 3, August 1960, and the plans for its physical development illustrated and described in a report published in January 1963 by the Philadelphia Planning Commission -- Center City Philadelphia, and in the May 1961 issue of Architectural Review.

essence, this plan dates back to the elaborate plans made for large sections of central Philadelphia in the 1930's and 1940's. State legislation in 1945 permitted the formation of a Redevelopment Authority with the power to execute plans prepared by the city planning commission but funds were low. The Philadelphia Home Rule Charter of 1951 and the 'reform government' put the city government on a sound business basis; Philadelphia at this time had the biggest budget for planning in the nation. The reorganization of the City Planning Commission was engineered by the Citizens Council on City Planning, a group of interested citizens and businessmen. (The Philadelphia central business district was beginning to experience a decline in retail sales.)

The Planning Commission remained closely tied to the administration of the city by virtue of its ex-officio department head members. The Commission's executive director, Edmund Bacon, was consulted in many top-level government decisions. To summarize, the Philadelphia Planning Commission had all the ingredients needed for successful planning; ample funds, high quality professional leadership and the support of interested, public minded and influential 'top people' who lent continuous direction and prestige to the Commission's work.

In 1952 the CURA report -- an analysis of alternative programs for Central Urban Renewal Area of the Inner City -- led to a redefinition of plans. The Planning Commission sketched out preliminary

land use designations for the entire downtown area. Based on these preliminary designations an analysis of the entire renewal potential of the Central Area was conducted; the result was a series of principles, objectives and alternative strategies.

The Center City area, bounded on the east by the Delaware River, on the west by the Schuylkill River, and in the north and south by the east-west legs of the future Center City Freeway loop one mile apart, became the object of a slowly-matured, long-range plan for growth developed to achieve the reorganization of land and facilities into a harmonious pattern.

The basic form objective is that of a compact rectilinear area of intense business activity, located at the confluence of mass transit facilities, and surrounded by an area of supporting activities developed at lesser densities. The development of a strong pattern of residential uses is considered to be an important part of this plan. It is believed that the total effect of blight removal, rehabilitation of old homes and new home construction, augmented by a completed open space and park system, will strengthen core activities. Downtown housing is to be used particularly to provide a good environment for downtown business concerns and retail stores and to nourish secondary uses such as small restaurants, specialty stores and galleries that can survive only by the continual support of core workers and residents in the daytime and evening.

Perhaps the most significant aspect of the planning for the core area is the continuing development of "definitive" site plans as a basis for bids by developers. The plan "comes alive" through the detailed planning of specific areas. Pioneer efforts by the Philadelphia Redevelopment Authority include an extreme case of detailed site planning, the Washington Square East Project, celebrated as an example of the rehabilitation of downtown housing and often called the "Society Hill Project".

The Society Hill Project was one of the key points in the program of the Mayor of Philadelphia, Richardson Dilworth. The prime objectives were to bolster the center city economy by providing good housing for office workers and executives and to preserve an historic section of the city by restoring living values to the area. Five major corporate groups submitted bids for the redevelopment work. The result was the residential redevelopment of that historic section of the city lying east and south of Independence Hall. Redevelopment entailed the removal of a wholesale produce market, the provision of new multi-story apartment buildings and two and three story town houses and the rehabilitation and restoration of eighteenth and nineteenth century houses.

The new town housing is spacious, the air-conditioned homes containing 3,200 square feet of floor space. For a cost of approximately \$45,740 each, the townhouses have a small walled private garden in the rear and a central parking lot. There is a strong determination to lend

atmosphere to the neighborhood, the homes being built in the traditional idiom with greenways to add coherence and serve the needs of residents travelling on foot. Most of the apartment buildings are rental units with rents from \$25-35 per room or greater.

An interview conducted in September, 1963, confirmed the findings of an earlier study of downtown apartment residents. It found that:

98 per cent of the heads of households were over 35 years of age; in 94 per cent of the cases there were no children in the households; 96 per cent enjoyed a family income of more than \$5,000 a year; 90 per cent either worked in center city, or were not in the labor force. Over 80 per cent of the respondents fit into all four categories. Over 90 per cent fit into the first three categories. Every respondent had at least one of the four characteristics (33).

West of the City Hall is a more recent and dramatic redevelopment project involving housing -- the Penn Center. In 1953 the demolition of the Pennsylvania Railroad's old Broad Street Station and the removal of the trackage that led to Schuylkill River along an embankment known as the "Chinese Wall" left 23 acres of vacant land. The place of the railroad is being taken by a completely new commercial and residential center. This is the Penn Center.

Eight blocks of valuable downtown property are being developed as a unified center with spacious esplanades at the street level with sunken courts connected to subway stations and concourses, wide boulevards and modern, functional architecture centering on the vista of City Hall

Tower. Housing in this complex is to take the form of high-rise luxury apartments.

The Penn Center is being developed gradually according to a preconceived plan and over a period of time, so that it will have a quality of unity not possible to achieve with a series of one-shot projects. Because of long-term planning the Center, when completed, will fit into the 'Center City' linked by a pedestrian walkway to Society Hill.

As far as downtown housing is concerned the significance of this experiment in downtown Philadelphia lies not so much in the type or amount of housing per se, as in the recognition of the role that housing can play in the revitalization of central Philadelphia. The planned integration of housing development in the downtown area of Philadelphia is the best example of the available alternative to the haphazard, laissez-faire downtown housing developments found in many metropolitan cities. There has not yet been sufficient time to learn whether the experiment will be a success.

CHAPTER III

PROBLEMS CONFRONTING DOWNTOWN HOUSING

The problems that challenge the continued existence and inhibit the future development of economically feasible and socially desirable downtown housing are: structural age and obsolescence; environmental deficiencies; psychological barriers; and plan deficiencies.*

These problems are inter-related. In this chapter they are discussed separately for the purpose of clarity, but their relationships are noted where it is possible to do so without undue repetition.

Structural Age and Obsolescence

As their populations increase, cities tend to grow towards the less intensively developed or vacant land on their outskirts. There is built up a concentric pattern of residential neighborhoods that become progressively older as the core of the city is approached.

Now with the exception of the comparatively recent construction of luxury apartments most of the existing downtown housing is more than fifty years old.

*There are other problems, beyond the scope of this thesis, which inhibit the development of downtown housing. They include problems of real estate (land acquisition and assembly, land costs, taxation, and financing of developments) and of political science (limitations of federal urban renewal policies and inadequate metropolitan government). These problems have been exhaustively documented and discussed elsewhere.

The Physical Problem

With old age has come a physical and functional deterioration of all but the newest, or most recently rehabilitated, residential properties in downtown areas. An evaluation of the urban renewal problem in Detroit shows that a strong relationship exists between the degree of deterioration and the age of buildings (34).

Buildings may be found that are substandard in structural soundness, maintenance, repair, design and equipment. Structures lean out of plumb, and there are rotting building members. Broken window frames and porches, unpainted woodwork, and makeshift repairs are apparent. Facilities for off-street parking and adequate yards or gardens are rare. Lack of flush toilets and other modern plumbing facilities, multi-story buildings without elevators, amateur interior conversions and electric wiring are common. The filtering down process involving the division of larger houses and frequent occupancy turnovers tends to spread the forces of physical decay.

Frequently physical deterioration of structures has gone so far that the health and safety of their occupants are affected. Common results of obsolescence and deterioration are: dirt, noise, ugliness, and a high incidence of household accidents, fire hazards and disease-carrying pests.

In summary, the typical older downtown house has none of the modern facilities, appliances, and sales-catching gimmicks that appeal

to families conditioned to demand the amenities of a modern home.

The Human Factor

The problems inherent in the age of the buildings are compounded in many cities by human faults. The negligence or incapacity of individual families heightens former neglect and abuse of old structures.

Too often, cities tend to ignore the enforcement of housing codes (occupancy, safety and sanitation) in areas inhabited by minority groups, which make up a large percentage of downtown residents (35). Even landlords often prefer to overlook growing problems, since an improvement in property may raise tax assessments and hence reduce profits on rented properties. Other landlords refrain from investing in improvements of residential properties in anticipation of imminent redevelopment of the site for commercial uses caused by expansion of the central business district core.

Sheer age, in itself, however, need not be a problem. When it is coupled with architectural merit or historic association it can be a positive asset. The problem lies in the physical decay that usually accompanies untended old age.

Treatment

A substandard residential building represents failure to maintain officially adopted or generally accepted standards of desirability for dwelling purposes. The problem of individual deterioration or

obsolescence due to old age is thus susceptible to two types of treatment -- preventative and curative.

In the absence of care by the actual owner, or tenant, preventative treatment becomes the responsibility of a public body. Most cities have recognized the need for assuming this responsibility and have adopted regulations aimed at the enforcement of standards of maintenance and occupancy for existing family dwellings. There is a trend towards comprehensive codes (36) which will allow for ease of enforcement of regulations and remove the dangerous ease of individual circumvention of these regulations made possible by the separate enforcement of codes by different city departments.

In cases where code enforcement is an insufficient answer to the problem some type of rehabilitation is necessary. Rehabilitation may be defined as a substantial amount of work on a badly deteriorated or obsolete structure. Examples of this type of work in the preservation of downtown housing have been highly successful in metropolitan cities throughout the nation (37).

Environmental Problems

The core and fringe areas which make up the downtown areas of metropolitan cities do not naturally provide a good environment for residential land uses. Because of the economic forces which control land uses in the city, the central area is geared to contain residential

land uses only as an accessory, or residual, part of its make up.

Existing or proposed residential development is subject to an environment which, if not hostile, is traditionally indifferent to the existence of housing. This environment is characterized by two main impediments to the maintenance of attractive downtown housing: incompatible land uses and traffic patterns; and "social problems".

Incompatible Land Uses and Traffic Problems

The problems of land uses and traffic patterns incompatible with desirable housing may exist separately, but in the downtown area they are commonly found together. Moreover, these two problems are inter-related since many non-residential land uses attract heavy volumes of pedestrian and vehicular traffic, and vice-versa. For example, a chain reaction may be started by a warehouse that attracts heavy freight traffic; this traffic may, in turn, attract a drive-in restaurant, and a parking lot; these three may attract a gas station, and the gas station more traffic -- and so on indefinitely.

Ugliness, Noise and Traffic Hazards. The basic components of the environmental problem are ugliness, noise and traffic hazards. These undesirable qualities are commonly cited as objections to downtown living (38).

Ugliness is exemplified by rear yard industries, the ill-conceived adaptation of old residences for commercial purposes, and garish day and night-time outdoor advertising. The problem of noise is rooted

in such things as heavy traffic and noisy industrial or commercial activity.

The objection to traffic lies in the problem of the vehicle-man relationship. Residential activity, basically pedestrian, is in conflict with through traffic to and from the core area, with traffic to adjacent land uses, and with on-street parking and unloading.*

Bearing in mind that the main functions of downtown are not residential, it is not reasonable to suppose that the problems should be resolved by the complete elimination of the offending land uses and traffic. Since the causes of environmental problems cannot be completely removed, the answer appears to lie in the segregation or screening of housing from the sources of noise, ugliness and traffic hazards.

In recent years metropolitan cities have come to rely very heavily on federally-financed urban renewal projects (particularly clearance projects, which frequently resolve the problem of existing downtown housing by removing it) to improve the environment of downtown. This

*It is axiomatic that downtown housing should itself not be a party to the problem. The overcrowding of dwelling units with insufficient parking space, or the development of unattractive downtown public housing projects, are themselves detrimental to the attraction of residents to downtown. The multiplication of dwelling units with a marked degree of obsolescence adds to this problem; individual substandard structures combine in a small area to create an environment characterized by physical decay. This total picture of environmental blight is one of the basic causes of the psychological barrier to downtown housing discussed later in this chapter.

thesis will not discuss the possible uses of urban renewal techniques which have been exhaustively examined elsewhere. Discussion here will be limited to the means by which downtown housing may be made tolerable and attractive within the current downtown environment.

Micro-planning the Environment. Micro-planning, the re-modelling of streets and blocks to provide a congenial environment for downtown housing, is the key process in the elimination of environmental problems. By this process, using the talents of architects, landscape architects, planners and urban sociologists, the experience of developers, market analysts and the cooperation of public officials, 'islands' of housing may be preserved, and even added to the downtown area. The analogy of 'islands' is dangerous, however. The obvious logical thought process is for these 'islands' to be seen as places of refuge for the urbanite lost on a 'sea of blight'. Experience has shown that isolated urban redevelopment 'projects' of this type find it hard to survive in a predominately blighted environment. Such projects should be part of a larger plan for the redevelopment of the fringe area, perhaps adjacent to a revitalized core area, or a larger renewal project, certainly not strewn about the fringe in the hope that they will be able to survive alone. This question of projects being part of a larger plan based on specific goals and standards is taken up later in this chapter.

There are no doctrinal rules of urban form or design controlling this process. Each downtown area is different, and surviving housing

and the juxtaposition of surrounding land use and traffic patterns must decide the form of the redevelopment. For example, the street pattern of the area, frequently of the gridiron type, may be reorganized to divert or redirect heavy traffic, leaving play streets and pedestrian plazas.

Micro-planning usually requires a limited employment of urban renewal techniques, including the use of eminent domain, conservation and rehabilitation.

Other planning tools besides urban renewal may need careful consideration. For example, planners in Chicago were made aware of rigidities in the density restrictions of the Chicago zoning ordinance. The restrictions prevented imaginative redistribution of buildings and open space. In 1962, a zoning amendment was passed enabling areas larger than four acres to be developed as a unit -- a "planned development unit". Under this amendment the city allowed:

a more efficient and more economic development pattern, and a more attractive and varied arrangement of structure types and open spaces than is possible under standard regulations for single lots.

The prime objective, the creation of an attractive, pedestrian-oriented environment, may require substantial landscaping. The planting of shade trees and back-alley green areas, the creation of small parks on vacant lots; the provision of screened and off-street parking areas; underground wiring, and attractive street furniture are

the sort of landscaping required. In Philadelphia success was achieved by creating a design in which pedestrian 'flow' was arranged so that the downtown homes were linked together on an intimate scale by a series of green 'flow-ways'.

Philadelphia's experience has also proved that this process of creating a pleasant downtown housing environment does not rely entirely on rehabilitating old structures. New structures such as high-rise apartments or public housing units may be added. A gradual addition of new housing that will blend in with the old will add architectural diversity, and create a mixture of income levels and races amongst the area's inhabitants that will enliven the area through social diversity.

Nor are all non-residential land uses incompatible with the redevelopment process. Downtown housing might well be linked with civic buildings, such as an old church or a cultural center, so that the housing is woven back into existing fabric of the downtown area. For example, a new performing arts center might promote private investment in the rehabilitation of older homes or the construction of new townhouses for urban-minded artist-performers. Certain commercial uses, such as sidewalk cafes, antique shops, delicatessens and a variety of specialty shops, may enhance the borders of a residential 'island' in the downtown area. Jane Jacobs, critic of current planning practices, has argued very persuasively for the value of a

diversity of land uses for in-city districts (39).

Social Problems

Many of the residents of the nation's metropolitan downtown areas are slum dwellers. These slum dwellers are frequently victims of what has been called 'social blight'.

To many would-be downtown residents this social blight is a deterrent to downtown living because of its unpleasant manifestations.

Social Blight. Social blight is a deterioration of human resources comparable with the physical blight associated with groups of structures. The concept of social blight embraces illiteracy, ignorance, unemployment, overcrowding of dwelling units, financial insecurity and the spiritual and emotional disintegration of individuals.

As a result of social blight, many downtown residential sections are characterized by the prevalence of disease and immoral and illegal activities.

The inter-relationships of physical and social blight are very clear. Poor housing encourages disease, and frequently a feeling of spiritual or emotional helplessness -- especially when improvement seems impossible. Poor housing is frequently the cheapest. Thus, its residents tend to be the illiterate, the unemployed, the criminal and the poor of all types. Poverty leads to overcrowding, overcrowding to abuse of the dwelling unit, and so the vicious circle of cause and effect begins again.

A study of Tulsa's physically blighted areas in 1961 found them concentrated around the core of the city. These physically blighted center city areas were the scenes of the majority of the juvenile delinquency and criminal offenses in that city; the majority of tubercular cases; 83 per cent of all treated cases of venereal disease; 72 per cent of the county welfare cases; 91 per cent of the city's sanitary code violations; 73 per cent of the major fires; and 62 per cent of electrical code violations (40).

In one mainly residential section of Atlanta, within a few minutes of the city center and impinging on downtown, a whole moral climate exists in which red-light "massage parlors", muggings, purse-snatching, robbery, drug trafficking and murder are common.

The Gray Areas. The particular section of Atlanta described above merges with the fringe of downtown. In the opposite direction to the fringe area it merges into a typical, so-called "gray area" -- a declining residential neighborhood. Herein lies a complicating factor.

The social problems of downtown outlined in this section are also present to some extent in the gray areas surrounding the nation's downtown areas. Where a city's downtown area is not clearly separated from the gray areas by a barrier, such as a river, an expressway, an industry, or a large institutional use such as a college campus, the

'sins' of the gray areas are likely to be visited upon the downtown area proper. Then even if the social problems were not present, or were removed from the downtown area, the downtown area would still be considered undesirable.

Thus, in some cities, to solve the social problems of the downtown area is not enough -- the adjacent gray areas must also be made acceptable as neighbors to any proposed downtown housing. The problems of the gray areas are beyond the geographical scope of this thesis. They are thoroughly discussed by Bernard J. Frieden in his book, The Future of Old Neighborhoods.*

Relocation and Social Rehabilitation. The problem under discussion hinges on widespread objection to the 'sort of people' who live in many downtown areas. ("They're low-class people", "I wouldn't want my family to be raised with them", "Downtown would be all right if they got rid of the slums and did something about the people that live in them" are the sort of criticisms heard.)

Since slum housing is part of the problem of the physical environment, and the slum resident most frequently the source of objection to the social environment, the alternative approaches to the social problems of downtown may be summarized as follows:

*Frieden, Bernard J., The Future of Old Neighborhoods. Cambridge, Massachusetts: M.I.T. Press, 1964.

1. Wholesale elimination of the slum pockets by total clearance or rehabilitation (if the houses have architectural or historic merit), and the relocation of 'problem' households outside the downtown area.

2. A similar program of clearance or rehabilitation with relocation of the families, where possible, inside the downtown area and the development of social welfare planning and rehabilitation on an intensive scale.

The first alternative, without actually removing the 'social problems' from the city, will at least remove them from the downtown area, and leave the way open for residential development attractive to upper income groups. The second alternative relies heavily for success upon the careful planning of relocation and social rehabilitation. In particular, if the downtown is to contain a pluralistic society -- a diversity of cultural, income and social groups -- some way must be found of avoiding the division of downtown residential areas into obviously segregated high cost housing and the traditional, 'institutional', low-cost, public housing projects.

The relocation of socially deprived families into an area of mixed housing types (public and private) and costs will require further attention to micro-planning. Skillful urban design and attention to patterns of spatial and social relationship will be necessary.

Furthermore land costs and renewal costs in the downtown area are high. The relocation of low income residents in the downtown area

will probably require rent subsidies even of rehabilitated dwellings. The flexibility of providing rent subsidies for low income families in rehabilitated structures is soon to be tested in Philadelphia. Queen Village, Inc., a non-profit corporation, has recently received a federal grant of \$180,000 for this purpose. In Chicago a federal grant of \$228,250 has been made to the Chicago Housing Authority to operate an experimental program under which low-income senior citizens are housed in standard private apartments through a rent supplement plan. Average rent supplements of \$42 per month are being made for efficiency and one-bedroom size apartments. In New Haven, Connecticut, families eligible for public housing have been relocated in private dwellings scattered around the city with subsidies provided by a special federal demonstration grant. Similar relocations could be made in some cities in the downtown area.

Public effort need not be confined to downtown. In cities where racial minorities are forced to remain in central locations by the lack of alternative sites rather than by will, state and city fair housing legislation, by promoting open occupation in the suburbs, can increase the private downtown housing supply for the relocation of those low income groups who do have central housing preferences.

Unfortunately, the satisfactory relocation of underprivileged families in better housing does not automatically banish the 'social problems'. Disease and illegal activities may be controlled by public

health and police authorities. The actual rehabilitation of socially deprived persons does not have such a neat solution. It requires that the underprivileged acquire the skills of urban living and the work habits and motivation of employment in modern industry.

In most cities social welfare planning and implementation are in the hands of a diverse group of public and private agencies with staffs of varying degrees of professional training. These forces of social rehabilitation rarely have more than minimal relation to each other. The planning structure is not organized to deal with broad social issues such as education, racial issues, housing and employment.

By and large, the planning by (city) councils has been vertical -- that is, by classes of services and agencies, settlement houses as such or as members of the group dealing with recreational services, health services, services for the aged, casework services for families and children. . . . Agencies less explicitly defined as social welfare--such as churches, the public school system, race relation commissions, and public housing -- are not usually represented in the planning structure or are represented through their social-service departments (41).

Especially neglected by this uncoordinated approach is the 'hard core', multi-problem household.

Elizabeth Webb, a housing and social-welfare expert, has outlined two principles on which social rehabilitation may be based:

1. A strong city policy which encourages those systems or forces in urban life which control the dynamics of 'upward mobility' (the achievement of work, adequate income and a good place to live) for the handicapped and disadvantaged.

2. The focussing of all social-welfare services on specific areas of the city (for example, downtown), in accordance with planned priority, in order to achieve visible and tangible results.

The first approach must inevitably lead to rethinking about the application of public funds to social welfare for the creation of jobs for the handicapped -- the aged, racial minorities, and the physically or educationally handicapped. The federal Economic Opportunities Act is a step in this direction.

This act is regarded by the Johnson administration as part of the strategy on the 'war against poverty'. The guiding principle is that every individual should have an equal opportunity for education, training, work, and a life of decency and dignity. Under Title II -- Community Action Program -- of this act, federal financial support, advice and technical assistance will be made available for locally inspired programs. The financial assistance of 90 per cent (with a ten per cent local share in cash, staff or facilities) will be given to any local 'Community Action Organization', composed of representatives of government officials, private and business groups and of the underprivileged themselves. According to the act, programs should be aimed at employment, welfare and remedial education, and home management. The essence of such a program is a city-wide approach that unites the whole social structure, official, unofficial, public and private, behind one program aimed at spurring upward mobility.

The second principle is based on the narrowing down and focusing of social planning on the downtown area itself. In the absence of a well-defined neighborhood, with associations such as garden clubs and neighborhood improvement societies, social rehabilitation must lean more heavily on official and semi-public groups such as public housing authorities, school authorities, settlement houses and businessmen's associations.

Implicit in both of these approaches to social rehabilitation, and to the solution of the problem of relocation, is careful social and physical planning. Moreover, this planning must take into consideration the physical changes inherent in downtown. The need for a unified, planned approach to the improvement of the downtown environment is discussed in the last section of this chapter.

Psychological Barriers

The attractiveness of downtown as a residential area is undermined by more subtle and subjective forces than physical and social blight. It is reduced by elusive, but emotionally-strong, psychological barriers. The basis of these barriers is the thesis that there is something not quite nice about the city (and hence, by extension, about downtown).

The Anti-city Philosophy

With good reason Willian H. Whyte, Jr., author and critic of

the current urban scene, chose to entitle the first chapter of Fortune's answer to current attacks on urbanism "Are Cities Un-American?" (42). Whyte was concerned with the popular image of the city, with the "growing alienation between the city and what most people conceive of as the American way of life" (43).

The basis of this alienation has roots very early in the nation's history. Early in the nineteenth century, popular American social and political philosophers were contrasting European urban congestion and decadence with the independence and democracy of the American frontier; "Cities and European influences were equally pernicious" (44). Folk philosophy contrasted the honest, rural yeoman and the city slicker.

Since then, the industrial revolution and the growth of the modern metropolis have put the majority of Americans into cities. Still, popular feeling has not radically changed. Instead, there has been a compromise: an admiration for the suburb. The suburb is supposed to combine the virtues and attractions of the countryside with the conveniences of the city. First, the suburb was for the rich. Now, a suburban home has become virtually a social necessity; it has become the American norm. Suburbs have tended to develop as homogeneous neighborhoods with their own shopping centers and their own social life in the city, yet not of the city.

It is only fair to note that in some cities there has never been a

tradition of downtown living. Or if there has been, a generation of home-builders has grown up in the suburbs who never knew anything but suburban living. The housing developer who ignores downtown in favor of the suburbs is, in many ways, only responding to the demands of the market.

The Resulting Downtown Image

Back in the center city the downtown area has become the epitome of all that the city stands for, of all that the suburbanite has fled. In its suburban home the 'average American family' of the television commercial searches its collective memories and makes the downtown area the focal point of all the popular arguments against in-city dwelling.

For supporting evidence the suburban family can call upon all of the statistics of physical and social blight. These statistics of substandard dwellings, of crime and of ill-health are colored by visual memories of the ugliness and decay of the downtown area that is typically physically uncomfortable and esthetically unpleasing. "Downtown", say the creators of this collective image, 'is for the rich ('See the luxury high-rise apartments'), the poor ('Look at the slums and the public housing projects'), the old ('No one with children to rear would live there') and the peculiar ('The bohemian, the minority group*, the tolerated sexual deviate, etc.')."

*Perhaps the clearest example of the working of the psychological barrier is the white reaction to non-white residents living in the downtown area. The infiltration of racial minorities into white occupied downtown housing has, with few exceptions, caused whites to leave the area.

This image is a gross simplification of the truth. Arguments against its validity are possible. Nevertheless, a tarnished image of downtown exists. Over and above the combined physical and social objections to downtown dwelling exists a psychological barrier that prevents a substantial section of the nation's population from viewing downtown as a desirable place for a home.

It is natural that when a family is contemplating the investment of money in a home, what it hears about, and what it sees, influences where it spends the money. What is called "public taste" is to a large extent formed by advertising. A review of most real estate advertising will quickly show that its present policies are oriented towards the promotion of suburban living. Whether the public taste has control over the advertiser, or the advertiser over public taste, is not clear. However, the result is the same. The psychological barriers against downtown are reinforced by advertising.

A Note on Counter-Trends

There has always been a small group of downtown protagonists of downtown housing.

In a few cities, notably in the older cities of the nation, the tradition of in-town living has been kept alive. The French Quarter of New Orleans is one example. In this case, and in many similar cases, tradition has found an ally in status. In recent years, former prestige

residential areas have been rescued from decline and restored as desirable residential sections that offer status to their residents. Beacon Hill, Boston, is an example.

There is also a growing philosophical movement that argues against the pro-suburbia psychology. Amongst contemporary urban philosophers the movement is characterized by a sophisticated romanticism -- exemplified by an admiration for the unplanned elements of older cities -- the quaintness of winding streets, of varying pavement and building textures, and of plazas and precincts. Jane Jacobs has been one of the movement's most vociferous popularisers.

Toward a New Downtown Image

The answer to the psychological barrier against downtown would seem to be successful promotion and advertising of downtown's advantages. But first there must be something to promote. The removal of physical and social blights is at best a negative approach to improving downtown. Something more is called for. What is needed is an imaginatively planned and promoted downtown with merits that rival those of the suburbs.

Downtown must have attractive residential sections that emphasize the advantages of central living -- its convenience to work, to shopping facilities, and to cultural amenities. Then promotion activities have a means of destroying the basis of the psychological barrier.

The forms that promotion should take are best left to advertising experts. One apparently successful method may be mentioned: psychological appeals to status-striving and prestige. In Savannah, Georgia, Washington, D.C., Boston, Massachusetts, and San Francisco, California, the attraction of society leaders and taste-setters to downtown housing has set a high value on that housing.* In Atlanta, Georgia, a recently planned near-downtown town-house project has received very favorable reception. In promoting this project, its creators appeal to the status-minded through the name they have given it -- Westchester Square (45).

Plan Deficiencies

Frequently plans for downtown housing consist only of a projected number of units accompanied by an artist's conception of what the new townhouses, high-rise apartments, or rehabilitated housing, might look like. The implementation of these plans is left to the whim of the developer. Only lip service is paid to the idea that the proposed housing will fit into its environment in such a way that the two achieve maximum mutual benefit.

*This return of community leadership to downtown has a subsidiary benefit. It gives this articulate, and frequently community-minded, section of society a chance to provide citizen leadership to the downtown areas. While this group remains in the suburbs it is psychologically as well as physically removed from downtown problems; on the spot it can do much to offset the often apathetic, cynical and prejudiced attitudes of the suburbanite towards downtown.

Almost everywhere the new downtown centers, waterfronts, luxury apartments, rare and experimental low-rent housing developments, rehabilitation areas are arbitrarily grafted onto the old city tissue. Privately financed construction, furthermore, follows the vagaries of real estate speculation rather than any grand strategy to restore order and efficiency to the city (46).

This deficiency in downtown planning is not limited to housing. It is visible in all aspects of downtown planning. It appears to spring from a failure to act upon the idea that the downtown area, perhaps more than any other part of the city, must be planned with meticulous attention to the inter-relationship of metropolitan-wide land uses, transportation patterns and socio-economic goals.

Following the initial success of the Philadelphia Center City Plan, the general consensus of opinion amongst planners (judging from published downtown plans) is that two requirements are necessary in planning for any downtown land use -- including housing. First, the land use in question must be part of an overall plan for downtown that considers downtown's relationship to the whole metropolitan area. This requirement is most important at the stage when overall objectives for the plan are being considered. Secondly, the land use itself must be planned so that it is an integral part of a larger unified plan for downtown, based on specific goals and standards rather than one of a haphazard combination of individual public and private improvements.

Downtown Housing and the Objectives of Downtown Planning

A review, by the Providence City Plan Commission (47), of a large number of master plans and articles of incorporation of development groups reveals eight broad objectives for central district planning. Planning for attractive downtown housing within this framework of objectives becomes much more than the improvement of odd, vacant lots or the speculative rehabilitation of deteriorated housing. A study of the objectives reveals a close relationship between downtown housing objectives and the larger downtown plan objectives.

Broad Downtown Planning Objectives

Objective of Downtown Housing

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|--|---|
| 1. The maintenance and increase of the volume of retail, wholesale and other economic activities of the district. | Provision of a captive market to supplement daytime workers' market. |
| 2. The attraction of private industrial, commercial and building investments to the city. | Profitable use of downtown land. Replacement of deteriorated land uses and fuller use of undeveloped fringe land. |
| 3. The maintenance of high employment levels in the district. | Provision of close-in housing for downtown workers. |
| 4. The improvement of those cultural, recreational and welfare services which properly belong downtown. | On-the-spot reinforcement of consumer market for theaters, restaurants, etc. |
| 5. The maintenance and improvement of the prestige and influence of the district, in order to successfully provide political, economic, social, and intellectual leadership to the city. | Provision of housing attractive to the social elite. Restoration or creation of prestige aspects of downtown living. Creation of variety and vitality by providing a resident population. |
| 6. The maintenance and increase of the central business district's contribution to total city tax revenues. | Replacement of slum dwellings with greater revenue - producing housing developments. |

- | | |
|---|--|
| <p>7. The solution of the personal and social problems characteristic of many downtown residents.</p> | <p>Elimination of slums. Provision of housing designed to eliminate physical causes of human problems and encourage upgrading of inhabitants into mainstream of urban life.</p> |
| <p>8. The building of organizations of private citizens -- able and willing to maintain constant vigilance over the interests of the district and the entire community.</p> | <p>Attraction of community leaders to the downtown area. Creation of housing and or residential environment that will hold resident's interest in the district's development and future.</p> |

Approach to Planning for Downtown Housing

It is to be expected that a plan for the redevelopment of a downtown area will be based on the classical process: fact gathering; fact analysis; goal formulation, and plan implementation. At each step in this process the pertinent facts, goals and plans for downtown housing must be dovetailed into the total framework.

The responsibility for, and the timing, goals and implementation of, the housing section of the planning process depend upon the organizational and financial resources of the planning body concerned. The goal formulation and implementation aspects of the process, especially, depend heavily on individual city circumstances.

Only two aspects of the process remain immutable: fact gathering and fact analysis. In the case of downtown housing, provision must be made for the determination and analysis of the market for downtown housing. This market is discussed in the following chapter.

CHAPTER IV

DOWNTOWN HOUSING MARKET ANALYSIS

The purpose of this chapter is to outline and explain a technique for measuring the effective demand for downtown housing in metropolitan areas.

The term "effective demand" is used to denote those households, which because of need or preference, wish to live downtown. Effective demand is not limited to those households having financial resources adequate to meet the cost of downtown housing. It also includes those households whose location downtown would require subsidization. Effective demand should be distinguished from apparent demand which is made up of all households in the metropolitan area having characteristics typical of downtown households.

The technique presented may be used to determine the market for downtown housing of all tenure types (rental, outright owner-occupied and condominium), and for downtown housing at different cost levels (from high cost to public housing). It is described in such a way that it may be used by private developers with a specific project in mind, by urban renewal or other planning bodies with the purpose of demonstrating the existence of a downtown housing market or by public housing authorities or other groups concerned with determining the

market for subsidized housing in the downtown area.

Housing Market Theory

Housing market theory, as a study in its own right, owes its origin to the National Housing Act of 1934. The Federal Housing Administration, set up by this act, undertook to develop housing market analysis techniques. These techniques were designed to meet the specialized needs of federal agencies interested in underwriting mortgages or defense housing programming. In the last thirty years large-scale housing market analyses have become broader in scope but remain largely the province of public agencies or large firms of commercial urban analysts. Most current analyses are analyses for particular purposes, such as determining the marketability of urban renewal sites. Louis Winnick, pioneer in the field of housing market analysis, has said that there is, as yet, no "comprehensive presentation of principle and (housing market) analysis having wide acceptance" (48). The classical monographs that represent almost the entire literature on housing market theory are listed in the bibliography at the end of this study.

The writer can find no reference to a textbook presenting techniques for analyzing downtown housing markets. Analysis of locational sub-markets, such as the downtown housing markets, has received less attention than have analyses of types of structure, by types of rights or tenure, or by price or rental class. Usually

locational analyses are conducted either as part of a metropolitan area-wide analysis for specific structure types (for example, central area apartments), or for tenure types (for example, rental housing). Examples of studies of these types of housing market analysis are cited in the bibliography at the end of this study.

One study of particular value to the student is Residential Renewal in the Urban Core, by Chester Rapkin and William G. Grigsby (49). This study is an analysis of the demand for housing in Center City, Philadelphia, 1957 to 1970, with particular reference to the Society Hill Renewal Area. It was prepared at the Institute for Urban Studies, University of Pennsylvania. Its chief value is the detailed discussions of the significance of the market indicators analyzed, and of the report's findings. Its secondary value is its contribution to the nationwide efforts to restore vitality to the declining central sections of urban areas. Consequently, the implications of the report's findings have relevance not only to Philadelphia, but also to other metropolitan central cities. In 1963, three years after the publication of this study, the Institute for Urban Studies made an occupancy survey of Philadelphia Center City rental housing (50). This follow-up study, although much less detailed and comprehensive than the first study, confirmed the observations of that study.

The technique outlined in this chapter is based on the following research by the writer: a study of pertinent literature and published

housing market analyses of metropolitan areas; correspondence with urban economists; responses to questionnaires framed to reveal the major housing market determinants most frequently analyzed by planning agencies and market analysts; and conversations with federal and local government officials, realtors, and real estate appraisers.

Method of Analysis

The method of housing market determination described in this chapter is based on the analysis of statistical information. Individual studies may be more or less detailed, depending upon the statistical data available, or chosen, for analysis.

The Technique

The technique used is a process by which the metropolitan housing market is progressively subdivided to reveal those households which, because of their size, social and economic characteristics, and personal preferences, form the market from which the residents of downtown housing will be drawn.*

The process is conducted in six steps, each step involving the considerations of a major market determinant.

- (1) Existing downtown households are surveyed and analysed

*In effect, this technique is a modification of that developed by Chester Rapkin and William G. Grigsby for Philadelphia. Inquiries by the writer show that variations of this technique, mostly simplifications, are the most common methods used for determining the demand for downtown housing.

to determine their characteristics, and the entire metropolitan area surveyed to determine the number of households having characteristics similar to the downtown households. The results of these two surveys are compared to determine the propensity for living downtown of all metropolitan households, by income level, tenure type, age of head of household, number of children and place of work. Population and household growth in the metropolitan area are then projected to the date of the prediction in order to estimate the number of households likely to be exhibiting this propensity at the prediction date.

(2) Employment trends in the metropolitan area are projected to the prediction date in order that the first estimate may be adjusted to allow for changes in the metropolitan employment pattern.

(3) Household income trends are projected to the prediction date to evaluate the effect of changes in income levels on the estimate established by the first two steps.

(4) Estimates of possible additions to and subtractions from the existing downtown housing supply are made. These estimates are then used to adjust the estimate made in the previous three steps, increasing or decreasing the estimate depending upon whether the existing supply is likely to be reduced or augmented between the time of the analysis and the prediction date.

(5) Evidence of a constant backlog of demand is sought to account for those households actively seeking a downtown home. This

backlog is added to the estimate so far established.

(6) Finally, various value judgments are made about changing housing preferences to refine the estimate produced by all of the previous steps. These value judgments consider the effect of downtown improvements, merchandising, and the sharing of housing units.

The technique described in this chapter is directed at establishing the market for rental apartments. This was deliberate since a very large proportion of the downtown housing now being planned is rental housing. However, the same technique of analysis and projection of demand may be used to establish the market for owner occupied units.

A Note on Statistical Sources

Some of the statistical information used in the analysis is generally available locally in metropolitan areas, but field research and help from many agencies or their publications may be necessary. The agencies listed below are those most likely to have helpful information. They are mentioned later in the text at appropriate places.

local metropolitan planning commission

local urban renewal authority

local public housing authority

regional headquarters of Housing and Home Finance Agency

local building inspector's office

local chamber of commerce

local downtown business groups

bureau of business or economic research of local college
or university

resident managers of representative housing developments

local mortgage lenders

local appraisers, realtors, real estate boards and real
estate research groups

The following publications are also useful:

U.S. Census of Housing: 1960

U.S. Census of Population: 1960

Major Market Determinants

This section discusses the significance of the six major market determinants: (1) household characteristics; (2) employment trends; (3) household income trends; (4) changes in the downtown housing supply; (5) backlog of demand, and (6) changing housing preferences. Particular attention is paid to their relationship with each other in the determination of the market. Note is made of the main sources, and limitations, of information needed to define the determinants.

Household Characteristics

The most significant determinant of demand is the number of households in the metropolitan area having characteristics most likely to find downtown living attractive. These potential downtown households are the source of the market. Thus, the first step in the analysis is an identification and measurement of this market source.

A generalized picture of downtown households was given in Chapter II of this study. A field survey of the entire downtown study area should be made to reveal renter household characteristics. Where downtown housing is extensive and research resources are small a 20 per cent sample should suffice.

The field survey should determine the following facts: family income;* place of work, and age of head of household (under 35, 35-55, 45-64, 65+) for (a) families without children and (b) families with children. The information obtained in this survey may be used to develop a table similar to that outlined on the following page (Table 1). The distribution of households as revealed by this table indicates the characteristics of those households that figure highest in the demand for downtown housing.

A similar table (2) should then be developed to include all households in the metropolitan area. Table 2 (page 73) should be developed from field data. The size of the sample taken will, of course,

*The question of family income is particularly important in market determination. Income class intervals should be set up to suit the analyst's purpose, each related to housing costs. For example, an analysis of the market for luxury apartments might have a minimum level of \$10,000. The determination of income class intervals will be easiest where specific rent levels, based on anticipated unit costs, are available. The sample table, Table 1, has been constructed on the assumption that an annual income of \$7,000 is necessary for participation in the private housing market, and that an annual income of \$3,000 is the ceiling for qualification for public housing. Thus in this case the class intervals are not equal and care should be taken in any comparison of data by income.

Table 1. Characteristics of Existing Downtown Renter Households

Income and Place of Employment	Families Without Children				Families With Children	Total
	Age of Head of Household					
	Under 35	35-44	45-64	65+		
<u>\$10,000+</u>						
(a) Works Downtown	12	56	255	152	40	515
(b) Not Employed*	0	0	46	160	26	232
(c) Works Elsewhere	6	16	40	26	35	123
<u>\$7,000-\$9,999</u>						
(a) Works Downtown	15	35	200	110	11	371
(b) Not Employed	0	0	23	96	0	119
(c) Works Elsewhere	8	3	17	20	2	50
<u>\$3,000-\$6,999</u>						
(a) Works Downtown	9	8	31	70	4	122
(b) Not Employed	0	0	3	10	5	18
(c) Works Elsewhere	1	2	5	5	3	16
<u>Less than \$3,000</u>						
(a) Works Downtown	0	11	20	76	35	142
(b) Not Employed	0	0	0	5	10	15
(c) Works Elsewhere	<u>3</u>	<u>2</u>	<u>4</u>	<u>0</u>	<u>8</u>	<u>17</u>
TOTAL	54	133	644	730	179	1,740
	3.1%	7.6%	37.0%	42.0%	10.3%	100.0%

*"Not Employed" includes retired persons, widows, and those with unearned income.

Table 2. Characteristics of Metropolitan Area Households

Income and Place of Employment	Families Without Children				Families with Children	Total
	Age of Head of Household					
	Under 35	35-44	45-64	65+		
<u>\$10,000+</u>						
(a) Works Downtown	192	250	3,700	750	8,304	13,196
(b) Not Employed	0	110	980	2,800	381	4,271
(c) Works Elsewhere	10	12	65	110	40,000	40,197
<u>\$7,000-\$9,999</u>						
(a) Works Downtown	1,200	968	4,213	1,200	23,060	30,641
(b) Not Employed	351	328	2,189	6,411	4,105	13,384
(c) Works Elsewhere	700	5,216	16,721	4,620	51,060	78,317
<u>\$3,000-\$6,999</u>						
(a) Works Downtown	6,040	410	3,162	600	10,213	20,425
(b) Not Employed	15	127	3,250	5,923	8,261	17,576
(c) Works Elsewhere	8,123	4,918	21,592	400	21,200	56,233
<u>Less than \$3,000</u>						
(a) Works Downtown	10,368	16,451	68,451	19,422	960	115,343
(b) Not Employed	0	98	115	61,050	60,000	121,263
(c) Works Elsewhere	<u>23,000</u>	<u>9,000</u>	<u>72,173</u>	<u>10,803</u>	<u>122,600</u>	<u>237,576</u>
TOTAL	49,999	37,888	196,302	114,089	350,144	748,422
	6.7%	5.1%	26.2%	15.2%	46.8%	100.0%

be controlled by the financial resources of the analyst.* The Bureau of the Census, using a 25 per cent sample, will prepare a special tabulation of data not available from either the published or unpublished tabulations of the 1960 Census. However, the special retabulations of data required would cost thousands of dollars. (The Bureau will also prepare a more exact cost of estimate, on request, for any one standard metropolitan statistical area.) Since these data represent the situation in 1960 they may be obsolete by the time they are processed.

Table 2 reveals the distribution of metropolitan area households by the same characteristics as were used to analyse the downtown renter households. Thus, a comparison of Table 1 with Table 2 will show the tendency of the various types of households to choose downtown as a place to live. This tendency may be quantified by dividing each figure in Table 1 by the corresponding figure in Table 2. The per cent figures calculated in this way represent the proportion of the apparent demand that the downtown area has been able to attract from the whole metropolitan area.**

*It should be noted that the Philadelphia study conducted by the Institute for Urban Studies of the University of Pennsylvania used a sample of less than one per cent.

**Clearly it cannot be automatically assumed that the existing downtown housing has absorbed the total metropolitan demand. Two questions arise: Why have some households with characteristics of the demand groups chosen to live elsewhere? Can they be made part of the demand? These questions are taken up in the sections entitled "Backlog of Demand" and "Changing Housing Preferences".

The question now arises -- how many households of each type will there be in the metropolitan area by the prediction date? Given this knowledge, and assuming that the current distribution of household types as shown in Table 1 remains constant, a preliminary estimate of the demand for downtown housing may be made.

Table 3, below, shows the projected increase in metropolitan households. In order to develop this table the metropolitan area population must be projected to the market prediction date, and translated into households. This work may have already been done, and made available, by the local metropolitan planning commission or the bureau of business or economic research of a local college or university.

Table 3. Projected Increase in Number of Metropolitan Households

Age of Head of Household	Number of Households		Change from Date of Survey to Prediction Date	
	Time of Survey	Prediction Date	Number	Per Cent
under 35	166,149	192,381	26,232	15.8%
35-44	185,609	180,041	- 5,568	- 3.0
45-64	261,948	327,173	65,225	24.9
65+	134,716	157,348	22,632	16.8
TOTAL	748,422	856,943	108,521	14.5%

Next, by relating the projected increase in the number of households in each age-group to the relative importance of that group

in the downtown market, (as revealed by the original survey) the analyst can determine the increase in the downtown potential. This increase may be calculated as shown in Table 4.

Table 4. Increase in Demand for Downtown Renter Housing

Age of Head of Household	Distribution of Downtown Renter Households at Time of Survey (per cent)	Projected Increase of Households by Prediction Date (per cent)	Increase in Downtown Potential from Survey Date to Prediction Date (per cent)
Under 35	6.1%	15.8%	0.9%
35-44	10.6	- 3.0	-0.3
45-64	40.0	24.9	10.0
65+	43.3	16.8	7.3
TOTAL	100.0%		17.9%

The example calculated in Table 4 shows a projected increase of approximately 18 per cent. Thus by the prediction date the number of households of the types that have shown a preference for downtown living will expand from 1,740 at the time of the survey (see Table 1) to approximately 2,050 by the prediction date.

Employment Trends

The discussion of the characteristics of downtown residents in Chapter II clearly revealed the strong positive correlation between

downtown residence and downtown employment* or retirement. The relationship between downtown employment and central housing preferences has been discussed at some length by Bernard J. Frieden, research fellow at the Joint Center for Urban Studies of M.I.T. and Harvard University, using New York, Los Angeles and Hartford, Connecticut, as study areas (51).

Downtown Employment. Convenience of access to a downtown place of work provides a strong motive for downtown residence.

Obviously changes in the downtown share of metropolitan area employment will affect the demand for downtown housing. Changes in downtown employment may be expected to vary between metropolitan areas.

The need to measure trends in downtown employment faces the analyst with another blank in the list of readily available data. There is no source of regularly collected data on downtown employment for metropolitan areas. Unless the metropolitan area in question has conducted a survey of trends in downtown employment, this information must be derived from field sources and value judgments based on such data as are available, such as office construction trends and on recent trends in downtown commercial activity. In the many cases where plans exist for downtown revitalization, it may be safely assumed that

*The value placed on downtown housing because of its convenience to central city employment is not necessarily constant. The construction of a rapid transit system that allows cheap, quick accessibility of downtown from the suburbs may effectively reduce the demand for downtown housing.

employment will at least remain constant. In financial and government centers the same assumption may reasonably be made.

Possible sources of estimates for trends in downtown employment are previously prepared plans for downtown land use or transportation system. Examples of such plans are the Albany, New York, Comprehensive Plan for Downtown (53), and St. Louis Metropolitan Area Transportation Study (53).

If no estimates are available, the analyst must make his own estimates of occupational distribution changes in downtown employment. It is to be expected that there will be declines in manufacturing, retailing and wholesaling, and increases in service employment. In some cities, downtown renewal has strengthened the downtown's share of the metropolitan employment. In some cases downtown renewal, expressway construction, and growing space demands, have caused the removal of uses with large land requirements, such as factories and wholesale establishments. Since a large percentage of the employees of these establishments consists of low-income, blue-collar workers, their removal is likely to reduce the numbers of potential low-rent and public housing residents. Where, because of downtown renewal, more offices and professional buildings are built, the demand for medium and high-cost housing is likely to increase.

It was assumed for the purposes of the example in this study that the increase in downtown employment between the survey and

prediction dates would be 10 per cent, and that there would be no changes in the occupational distribution of jobs.* Where the projection of downtown employment is uncertain a range may be introduced instead of a single figure representing the probable increases. The introduction of a range would, of course, complicate the example at this point and in each succeeding step in the prediction process.

Non-Employed Heads of Households. To many retired heads of households, in common with other downtown heads of households, the cost and maintenance problems of a suburban home, the maturity of their children and the convenience of access to downtown's entertainment facilities also provide strong motives for downtown residence. Increases in the numbers of retired workers, widows and other non-employed heads of households in the metropolitan area, may increase the potential demand for downtown housing.

An estimate of the increase in the number of non-employed heads of households living downtown may be made as follows. The number of non-employed heads of households in the metropolitan area (as revealed by the original survey) is related to the number of non-employed heads expected to be in the metropolitan area at the prediction date, and the per cent increase calculated. This calculation is shown in Table 5.

*These assumptions are, of course, arbitrary. They were made for the sake of simplicity, since changes in the proportions of high and low income workers would complicate the example.

A figure for the total increase in the number of non-employed heads of households in the metropolitan area may be available from local agencies, particularly the local metropolitan planning commission. If such a figure is not readily available it must be estimated by the analyst from past trends.

Table 5. Increase in Non-Employed Heads of Households in the Metropolitan Area

Number of Non-Employed Household Heads at Survey Date	Number of Non-Employed Household Heads at Prediction Date	Increase in Non-Employed Household Heads from Survey Date to Prediction Date (per cent)
156,494	184,506	17.9%

From Table 5 it is clear that a 17.9 per cent increase in the number of non-employed household heads may be expected.

Employment Elsewhere. Account must also be taken of increases in the number of downtown residents who work outside of the downtown area. By subtracting from the projected total number of households in the metropolitan area at the prediction date (a) those working downtown, and (b) those not employed, and by relating these figures to the distribution of households by place of work in the

metropolitan area at the time of the survey, the increase in employment outside of the downtown area may be calculated. This procedure is shown in Table 6.

Table 6. Increase in Metropolitan Households by Place of Work

Employment	Number of Households at Survey Date	Estimated Number of Households at Prediction Date	Per Cent Increase from Survey Date to Prediction Date
TOTAL	748,422	856,943	14.5%
Works Downtown	179,605	197,566*	10.0
Not Employed	<u>156,494</u>	<u>184,506</u>	<u>17.9</u>
EMPLOYED			
ELSEWHERE**	412,323	474,871	15.2%

*Assuming 10 per cent increase in downtown employment

**Total less those employed downtown or not employed

The analyst is now in a position to estimate the effect of employment changes on the downtown market. This estimate may be made by relating the projected increases in each of the employment groups to the relative importance of each group in the downtown market as revealed by the original survey. This calculation is shown in Table 7, page 82.

Table 7. Effect of Employment Changes on Demand for Downtown Housing.

Employment	Distribution of Downtown Renter Households at Survey Date (per cent)	Projected Increase of Households from Survey Date to Prediction Date (per cent)	Increase in Downtown Po- tential from Survey Date to Prediction Date (per cent)
Works Down- town	66.1%	10.0%	6.6%
Works Else- where	11.8	15.2	1.8
Not Employed	22.1	17.9	4.0
TOTAL	<u>100.0%</u>		<u>12.4%</u>

From the example worked in Table 7, it is clear that the total effect of employment changes between the time of the survey and the prediction date is to increase the demand for downtown housing units by 12.4 per cent. The demand increase of 17.9 per cent estimated by the first step of the process (based solely on household increases) must be refined accordingly. In terms of absolute numbers this refinement will reduce the original estimate of 2,050 units to approximately 1,950 units.

Household Income Trends

In an analysis of demand it is necessary to consider household income since it controls the money available to households for meeting housing costs. A breakdown of the market by income levels is necessary to determine such individual markets as those for high-cost apartments

and public housing.

The household income distribution obtained from the metropolitan survey is static. It will be valid only for date of the survey. Thus the analyst must forecast the probable metropolitan distribution of household income at the date for which the estimate is required.

The first step in the forecasting of future income distributions is the choice of a figure for the increase of real income (by households) that is compatible with past and probable future trends. Such a figure may be available from the local metropolitan planning commission, or from state or university departments. Nationally, long term trends show that the income of families and individuals has increased at an average rate of 1.5 per cent per year before taxes.

An assumption must be made with respect to the apportioning of this income. In recent years the most rapid rate of increase in real income has been among low-level income groups. If this trend continues, and this is possible if current national policies increase Negro and other low-income levels, then the projections of future income levels will reduce the number of potential households eligible for public housing, and put more households above the minimum income level necessary for qualification for entry into the downtown housing market. Thus demand for lower-priced downtown housing units may, but will not necessarily, increase at a greater rate than demand for higher-priced units. If all families experience the average rate of change the total demand will

increase but no change will be noticeable in the distribution of demand by housing cost levels. It is perhaps wise to assume the more conservative second assumption, since it is by no means certain that lower-income groups, should they achieve the minimum income level necessary to be in the market for downtown housing, will choose to live downtown. The Negro market, in particular, at present generally confined by financial and social pressures to central city areas, may adopt the suburban preferences of most white families as its financial and social status improves. A preference for non-central city living is already evident among more prosperous, middle-class Negro individuals. This preference may be further indulged if open occupancy of outlying areas becomes more common.

For the example introduced in the first two steps of this description of the analysis technique, it is assumed that the demand is being estimated for a prediction date 13 years in the future. At a rate of increase of 1.5 per cent a year a total increase of 20 per cent may be expected. It is assumed that within income categories (or classes) there is an even distribution of households. The income classes in the table on page 85 are arbitrary (see footnote to page 71). A more precise calculation of the effect of income increases may be obtained by first dividing the households into a larger number of smaller classes, then calculating the increases, and later regrouping them.

As a result of these calculations, it may be shown that, besides

Table 8. Effect of Increases in Real Income on
Household Distribution in the Rental Market

Income Class	Distribution of Downtown Renter Households at Survey Date (per cent)	20 Per Cent Increase Survey to Prediction Date (per cent)	Household Distribution at Prediction Date
under \$3,000	10.0%	8.3%	162
\$3,000-6,999	9.0	8.1	158
\$7,000-9,999	31.0	16.4	320
\$10,000+	50.0	67.2	1,310
TOTAL	<u>100.0%</u>	<u>100.0%</u>	<u>1,950*</u>

*Market obtained by first two steps of process.

an increase in total demand, there will be a redistribution of demand by housing costs as a result of increases in real income. The following table shows the changes that may be expected in downtown market by the prediction date. In effect, this table is a summary of the first three steps of the process -- analyses of the effect on the market of (1) household growth, (2) employment trends, and (3) income trends.

The result of the first three steps of the process on the example in this study is a prediction of vacancies in units supplying housing to households earning less than \$10,000. These vacancies are greatest in units catering to those households earning between \$7,000 and \$9,999. A demand for an extra 440 units is estimated for the group of households

earning \$10,000 and over.

Table 9. Effect on Rental Market of Household Growth,
Employment Trends, and Income Trends

Income Class	Distribution of Downtown Renter Households at Time of Survey	Projected Demand for Downtown Rental Housing at Prediction Date	Change in Number of Units
under \$3,000	174	162	- 12
\$3,000-6,999	156	158	+ 2
\$7,000-9,999	540	320	-220
\$10,000+	870	1,310	+440
TOTAL	1,740	1,950	+210

Changes in Downtown Housing Supply

Between the time of the analysis and the date of the prediction it is to be expected that changes will take place in the downtown housing supply. New units will be added; others will be lost. It is necessary to estimate the net result of these changes on the supply of units suited to various income levels.

If possible, it is desirable to determine, by survey, the existing supply at the time the analysis is being made. If the total is large, time and cost may be saved by using statistics available from the U. S. Census of Housing: 1960, Volume III HC (3) City Blocks. These statistics may be updated from local sources. A possible source is

building and demolition permits, obtained in the office of the building inspector.

Beginning with the current supply the analyst should estimate the probable additions and subtractions of units that will take place by the market prediction date. The three main processes involved in the change are new construction, demolition, and filtering.

New construction plans may be obtained from the office of the building inspector. Long term plans may be known to the city planning department. Real estate men, developers, financial backers and mortgage agencies should be interviewed to determine the likelihood of project realization, probable occupation date, and pertinent data on rumored construction projects.

Demolitions are most likely to occur as a result of code enforcement, urban renewal, and highway or other public improvements programs. Plans for demolitions as a result of code enforcement are most likely to be obtained from the building inspector's office. The authority concerned with urban renewal should be able to provide information on scheduled demolitions through urban renewal. Demolitions as a result of public works programs may be obtained from state and city department officials. It might be expected that the planning department could provide a general picture of future public and private activity in the downtown area that is likely to add to or reduce the existing housing supply.

Filtering may be of two types. The proposed construction of newer, or cheaper housing units may cause the abandonment of older or more costly units. Gradual aging without rehabilitation, or the conversion of large units into two or more smaller units, will cause the filtering down of units from the higher income group market to lower income group markets. Conversely, widespread conservation, rehabilitation and conversion of housing in the downtown area may raise housing units from lower to higher income market group levels and decrease the number of units. Again, experienced local real estate men, developers, and urban renewal authorities, are the most reliable sources of information for changes in the housing supply due to filtering.

On the basis of anticipated changes in the housing supply the estimate obtained from the previous three steps should be refined. Supposing, for the sake of the example in this study, that slum clearance and rehabilitation are expected to remove 100 units from the housing supplying the \$3,000 and under income class, and 35 units from the group earning between \$3,000 to \$6,999. Let it also be supposed that 75 units from the housing units supplying the \$7,000 to \$9,999 class are expected to be removed by expressway construction. Rehabilitation of slum housing is assumed to add 50 units to the housing supply for households earning over \$10,000. Table 10 shows the results of these anticipated changes.

Table 10. Effect of Changes in Downtown Housing Supply

Income Class	Demand Changes as a Result of Previous Estimates (units)	Effect of Slum Clearance and Rehabilitation (units)	Effect of Expressway Construction (units)	Total Effect of Changes (in units required)
under \$3,000	12 vacancies	-100		+ 88
\$3,000-6,999	+ 2	- 35		+ 37
\$7,000-9,999	220 vacancies		-75	145 vacancies
\$10,000	+440	+ 50		+390

The result of expected change in the downtown housing supply is to restore demand to housing supplying the two lowest income groups, and at the same time to reduce the vacancies in housing supplying the \$7,000 to \$9,999 group. The demand for units by households earning \$10,000 or more is reduced.

Backlog of Demand

It is possible that the original downtown housing survey will not represent the total current effective demand for downtown housing. The existence in some cities of waiting lists for downtown housing indicates an unfulfilled demand.

One income group which frequently finds it difficult to obtain adequate downtown housing is the middle income group. The size of this unfulfilled demand should be added to the previous estimates.

Information on the size of the unfulfilled demand may be obtained from real estate men and apartment managers.

It is certain that by the market prediction date some of the applicants will find satisfactory housing elsewhere. The increase (or decrease) in the number of names on waiting lists should be determined to estimate the growth (or reduction) of unfulfilled demand.

Where vacancy rates are high and widespread, an attempt should be made to establish the reason. If vacancies are widespread there may be a metropolitan-wide negative response to downtown dwelling. Vacancies in certain buildings in one area, contrasting with waiting lists in other buildings, may be related to deficiencies in the buildings with the vacancies, or to adverse environmental factors. Vacancies in fast-growing cities may be due to recent, accelerated construction of apartments in, or close to, the downtown area. In this case vacancies may be only temporary and may not faithfully represent the demand picture.*

The effect of a backlog of demand for downtown housing for the different household income levels is shown in Table 11. Here it is assumed that there is a constant demand for units of all rent levels, but especially for those sought by households in the \$7,000 to \$9,999 income class.

*Vacancy surveys of existing downtown housing may be used to serve another purpose -- to reveal the rent level and type of units most popular.

Table 11. Effect of Backlog of Demand on Housing Market

Income Class	Previous Demand Estimate	Backlog	Revised Demand
under \$3,000	88	25	113
\$3,000-6,999	37	15	52
\$7,000-9,999	0*	75	0**
\$10,000+	390	10	400

*145 vacancies predicted

** 70 vacancies remain

As a result of this fifth step in the process -- estimating the effect of the backlog of demand -- it is predicted that 70 vacancies will exist in housing units supplying households earning between \$7,000 and \$9,999 a year, and that for households with incomes (1) under \$3,000, (2) between \$3,000 and \$6,000 and (3) over \$10,000; 113, 52, and 400 new units will have to be added to the market.*

Changing Housing Preferences

The market for downtown housing may be enlarged by the addition of households whose preferences for housing have changed. Preferences may be changed by outside influences, particularly

*It may be assumed that the 70 vacancies will absorb some of the demand from the households in the \$3,000 to \$6,999 and \$10,000 and over classes.

the improvement of the downtown environment or the waging of an intensive merchandising campaign on behalf of downtown housing. Other households may be attracted to downtown by a change in preference to home renting instead of home ownership.

Of all the determinants this is the most difficult to measure. It can, however, be of significance in the analysis. Market research into the possibility of housing preferences changes may help the analyst refine his estimates.

Effect of Downtown Improvement. Most metropolitan growth is still taking place in the suburbs. This pattern of residential growth is both rational, and voluntary. Yet there is a widely held belief that a brilliantly executed redevelopment of downtown will lead to an influx of a representative cross-section of society. This belief is reflected in attempts to "bring the middle class family back to the city." In some cases this approach appears to abandon reality for wishful thinking. Nevertheless, experience in some cities, for example Philadelphia, has shown that downtown redevelopment can attract exurbanites. This seems especially the case where homes of historic or architectural interest can be rehabilitated. One respondent to the writer's questionnaire places emphasis on the "building of a better mousetrap." Renter households with downtown resident characteristics living in apartments close to downtown might be induced to move to the downtown area if offered the incentive of a more modern apartment in an improved

downtown.*

The problem faced by the analyst is one of how to estimate the number of households which would locate downtown were it improved. The usual technique employed by analysts is to derive a figure from the results of interviews of those households with characteristics common to existing downtown households, but which, for some reason, choose to live outside of the downtown area.

The basis of the conclusions are responses to a predetermined concept of what the improved downtown and its housing will be like. Interviewed persons may be asked to respond to a planned proposal which includes artists' renderings of an improved downtown, specific site plans and rent schedules. The various interview techniques available are beyond the scope of this thesis. However, it might be mentioned that the responses given to poll interviews are rarely considered reliable. Open-end or depth interviews, conducted by experienced persons, are more likely to achieve satisfactory results.**

*A discussion of the sort of non-residential improvements generally required in downtown areas is beyond the scope of this thesis. However, the analyst considering the influence of downtown improvements on changing preferences should take note of the significance of existing or proposed improvements. The significance of the improvements will depend on the market sought. Where the retired market is sought, are such facilities as good hospitals, libraries, small, but lively, open green spaces, and close-in golf courses available? Where the younger family is sought, are modern attractive elementary schools and park and recreation facilities easily accessible?

**Interview techniques are discussed by Charles B. Carter, in Use of the Personal Interview in City Planning (54).

Effect of Merchandising Efforts. Related to the question of the effect of downtown improvements is the effect of skilled merchandising. Even where downtown housing is not a local tradition, it may be possible to induce a preference for downtown housing by mass advertising and salesmanship. The subtle forces of status may be joined with a superior market product to attract new residents. Such a combination is more likely to be successful if urban renewal has created an entirely new downtown image.

Some measurement of the effect of merchandising efforts may be obtained from interviews with residents of new downtown housing.

Tenure Changes. Another possible source of downtown residents is that group of households prepared to change from home-owner to home renter status.

Possible candidates in this category are home-owners in the gray areas around the downtown area, who wish to move because of the deteriorating environment of the gray areas, but prefer to live in the city center. As is the case with the possible effect of merchandising efforts, measurement of this potential is almost impossible. In all probability the effect of tenure changes on the size of the market is low. However, since there is a substantial number of home-owning households with downtown resident characteristics in most metropolitan areas, it is at least logical to assume some market demand from these sources.

The Shared Household. The estimate so far derived may not account for the total demand because of the failure of the technique to account for the shared household. The shared household is the result of the doubling up process.

It is quite common for young individuals, junior executives, students and business girls, to share a housing unit for short periods before marriage or during short term appointments. Individually excluded for downtown housing by small salaries, two or more individuals together can afford the high downtown rents by sharing expenses.

The measurement of this potential market is not possible. However, in university cities, and in cities which act as government centers and headquarters for regional and national organizations, it may be considerable.

Summary

The process explained step by step in the preceding pages shows a method of predicting the demand for downtown rental housing. The result of a field survey showed an existing demand of 1,740 units. As a result of household growth during the prediction period an increase of 17.9 per cent, or approximately 310 units was anticipated. A consideration of employment trends in the city led to a revision of this estimate to a total of 1,950 units, an increase of 210 units. Estimates of increases in household income were then used to allocate the demand for these units by income class. This step revealed potential vacancies

in virtually all of the housing except that supplying households earning \$10,000 or more. Next, additions to, and subtractions from, the existing housing supply were estimated. This succeeding step revised predictions to anticipate a demand for more housing except that supplying the \$7,000 to \$9,999 income group. Vacancies were anticipated in housing supplying this last group. Finally, as a result of downtown improvements, merchandising efforts, tenure changes and sharing of households, it was anticipated that a small, but undetermined, increase in the total demand could be reasonably anticipated.

Limitations of the Technique

Downtown housing market analysis is a very uncertain area of market research. There is no technique adequate to serve as a basis for a detailed inflexible, building program. At best the technique outlined in this chapter can provide no more than a reasoned guide to speculative building. The use of the technique to establish specific total figures for dwelling units by tenure or structure type is not advisable.

The market for downtown housing cannot be so definitely established as can, for example, the market for a local shopping center. Market analysis in the latter case is made easier by a clearly definable relationship between retail floor space and population. In the case of downtown housing the consumer demand is unpredictable.

Positive consumer preferences, (as established by interview) for certain building types, tenure types, size of dwelling units, or costs are not a sufficiently reliable basis for beginning construction.

In most metropolitan cities the analyst is limited by lack of precedent. The emerging downtown housing market in the nation's metropolitan areas is relatively unexplored. In any case, preferences indicated by experience in one city should not be applied indiscriminately to another city, because of differences in preferences. At the end of this chapter is a note on modifications of the technique that are necessary where the concept of downtown housing is new to a metropolitan area.

To this general cautionary criticism of the technique should be added comments on technical and cost limitations.

Technical Limitations

The soundness of the ultimate findings of the market analysis depends on the data used. Unfortunately pertinent data are not readily available. Dependence on crude data and survey samples will necessarily reduce the accuracy of the results.

The analysis is essentially forward looking, and entails the use of projections. Thus, the soundness of the findings will depend to a considerable extent on the skill, accuracy and validity with which available statistics are projected.

Even with detailed data available, and expertly used, the

analysis further depends on the validity of numerous tentative assumptions and value judgments. This comment applies particularly to assumptions about the social characteristics of downtown residents, and to future function, design and appearance of downtown. One of the shortcomings of this technique is the disarmingly simple-appearing logic and process involved in the use of the major determinants. The statistical analyses and use of sample surveys require expert technical skill to secure a reliable market prediction.

Cost Limitations

The cost of an analysis as outlined in this chapter is likely to be high. Ideally the technique should employ the talents and experience of urban economists, statisticians, sociologists, and psychologists. When interview techniques are used the resultant cost is likely to be high in relation to the reliability of the results obtained. The cost involved in a depth analysis of the crude data typically available is not likely to be justified by an increase in the accuracy of the results.

Profitable Use of the Technique

It is not the purpose of this recital of the technique's limitations to suggest that it is worthless. As far as the writer has been able to establish from his research, the technique has widespread acceptance as the best available at this time. There appears to be no practical

substitute. The writer believes that once the limitations of the technique are appreciated it can provide a very useful guide to planning for downtown housing.

The optimum use of the technique lies in the programming of a series of analyses using current construction as a check. Consumer reaction to actual construction may be used by the analyst to refine market predictions.

Regular analyses, besides updating market predictions, will provide the analyst with a better understanding of local market conditions. Each re-analysis will add to the statistical material available on local structural, tenure type, rent and locational (within downtown) preferences.

The cost and long-term unreliability of a detailed 'one-shot' market analysis can be avoided if subsequent analyses are planned to provide a check to a less exhaustive first analysis.

Because of the cost to a public agency of hiring and training the professional staff necessary for the market analysis, the use of a consultant is recommended. A qualified market consultant will have available the staff and experience that are necessary to make the analysis. Such a consultant could be held on retainer to make periodic re-appraisals of the market. Where the party concerned with the analyses is a public body, that body may be able to offer research facilities and staff to help defray costs. Depending on the local situation, financial

assistance may be available from local downtown realtors, developers and businessmen's associations.

A Note on Market Analysis Where Downtown Housing is a New Concept

The technique described in this chapter is predicated on the relationship between the characteristics of existing downtown and metropolitan area households. Consequently, where the downtown in question has no housing, or where existing downtown housing is obsolete or unrepresentative of the redevelopments proposed for downtown, there is no adequate basis for market prediction.

Nevertheless, when downtown housing is proposed, and a market study is required, a substitute 'existing' downtown housing situation can be constructed. It can be constructed by personal interview techniques.

Basic Assumptions

The basic assumption of the substitute method is that the analyst, drawing on experience in other cities, can determine who would be living downtown were downtown housing available.

It is assumed that the market for economically feasible downtown housing consists primarily of childless households. The income necessary for the various types of housing proposed may be derived from cost-revenue studies of the proposed downtown housing developments. When public housing is suggested a maximum income limit must be established.

It is further assumed that downtown housing will attract householders from the suburbs and the gray areas who work downtown, and

to a lesser extent, retired persons who have left the labor force.

Interviewing

Armed with these assumptions the analyst should conduct intensive interviews with a sample selected from persons working in the downtown area.

Large downtown employers might be asked to cooperate with the study. Logically, arrangements for interviewing the sample should be made with employers having employees with a wide range of income levels.

The exact structure of the interview is beyond the scope of this study. It should be so organized however as to reveal the size of the employee's present accommodation and his rent-income ratio, as well as those other characteristics sought in the field survey described in the first step of the technique. Most important is the respondent's attitude toward moving into the downtown housing likely to be constructed if a market is discovered.

By rating each respondent according to the probability of his participation in the market, and by relating the results of the sample to the total downtown employment, a substitute picture of "existing" downtown households can be constructed. Once the substitute downtown situation is determined, the market forecast can be made as outlined in this chapter.

Secondary Benefit of Interviews

From the use of open-end or depth interview techniques the analyst may derive a secondary benefit for the persons or agencies interested in downtown housing.

Using respondents' attitudes toward his development proposals the developer can refine his plans. For example, interview responses to specific site plans, floor arrangements, rent schedules and artistic renderings, may be used to amend planning proposals. Responses to questions about the possible resident's social, recreational and shopping habits may lead to improvements in planning proposals for non-residential downtown land uses. Where large numbers of respondents give negative responses to downtown planning proposals, it may be advisable to reconsider the proposals and repeat the interviews with plans that correspond more closely to housing that prospective downtown residents seem to prefer.

CHAPTER V

SUMMARY AND CONCLUSIONS

The downtown areas of the nation's metropolitan cities are going through a period of transition. The widespread use of automobiles has led to decentralization in all major land use categories. As a result of this, and other influences, the nation's downtown areas are experiencing changes in the relative importance of their main functions.

Although it is impossible to predict the end result of this transition process, many cities are working on development plans for their downtown areas. Downtown housing figures in many of these plans.

This thesis is predicated on the assumption that downtown housing is a desirable downtown land use. It has discussed the nature of downtown housing and its residents, the problems confronting downtown housing, and a technique for estimating the demand for future downtown housing.

Downtown housing falls into one of two categories: core area housing and fringe area housing. Examples of each have been discussed.

Core housing is normally relatively new, high rise, high cost housing emphasizing amenity and service. Its residents are small, commonly childless, high-income households, with a middle-aged or

older household head working downtown or retired. Convenience to downtown as a place of work or as a cultural and entertainment center is a common factor in the choice of a downtown home.

Fringe housing is more diverse, both in type and income, ranging from slum property to expensive, rehabilitated or new, properties. Fringe housing residents are correspondingly diverse in income and social characteristics. The choice of a downtown home by residents of the fringe areas may be due to downtown employment, status striving, or downtown's social amenities. The existence of old, and hence cheap, housing, attracts lower income households. Among minority groups downtown may be a traditional housing location, or one more easily available than suburbs with strongly developed economic and social values at variance with those of the minority groups.

An emerging concept in downtown areas is that of planned development, in which plans for the entire downtown area are developed with a variety of housing types integrated into the total plan. One of the most advanced examples of this type of development is being worked out in Philadelphia. This plan has been discussed in some detail.

The main problems facing the development of attractive downtown housing are: structural age and obsolescence of existing stock; poor environment; psychological barriers, and plan deficiencies.

The problem of structural age and obsolescence is characterized by dirt, noise, ugliness and health hazards. It is frequently

worsened by neglect and abuse by homeowners and occupants. The main solutions to this problem are the enforcement of building codes and various urban renewal techniques, particularly rehabilitation.

The chief causes of adverse environmental conditions are incompatible land uses, traffic problems, and social blight. Urban renewal on a small scale -- the remodeling of streets and blocks to provide a more congenial environment -- has proven an answer to the physical aspects of this problem. Social blight, characterized by the deterioration of human resources, is best countered by relocation and massive social rehabilitation efforts.

The psychological barrier against downtown housing is caused by reaction to the structural, environmental and social problems of downtown. The existence of a poor image of downtown both stimulates and reinforces the 'flight to the suburbs'. The chief means of combating this problem is the development of a new downtown image through better merchandising, particularly aimed at the status-striving and prestige-conscious consumer.

Planning deficiencies are caused by a piecemeal development of downtown housing and of downtown planning in general. This thesis has summarized the relationship between downtown housing objectives and the large downtown plan objectives.

One essential part of planning for downtown housing is the estimation of the future demand for downtown housing. Housing market

theory is still in its infancy. No reliable method for forecasting demand exists. However, an estimate may be made by isolating those households in the metropolitan area which, because of their size, social and economic characteristics and personal preferences, form the market from which downtown residents will be drawn.

A technique for developing such an estimate has been described in this thesis. The technique involves a consideration of six factors: (1) household characteristics; (2) employment trends; (3) household income trends; (4) changes in the downtown housing supply; (5) backlog of demand, and (6) changing housing preferences. Each factor has been discussed and note made of sources of statistical information and possible difficulties.

The technique is limited by the crudeness of the available statistics, by the validity of the various assumptions which have to be made, and by the skill of the analyst. Cost limitations are also present. However, the technique or variations of it has widespread acceptance as the best available at this time. The technique is most effectively used if repeated checks are made based on market responses. Where definite proposals exist, the estimates may be refined by the use of interview techniques.

As a result of this study, the writer has come to five major conclusions;

1. Housing is a proper use for the downtown area of

metropolitan cities. Regardless of the future functions of downtown, residents have a valuable role to play, both as consumers and as a source of humanizing and rejuvenating the metropolitan core area.

2. Downtown housing should be part of a planned redevelopment of downtown areas. Downtown housing should be part of a unified plan for downtown that is based on specific goals and standards, particular attention being given to metropolitan-wide land uses, transportation patterns and socio-economic goals.

3. Since choice of home is an intensely personal matter, every effort should be made to understand the psychological aspects of planning for downtown. This understanding should embrace an appreciation of the particular importance of local tradition, the significance of a favorable downtown image, and the human factors of status, prestige, and social interactions between income and class levels.

4. The techniques described in this thesis can, when carefully used, be a helpful guide to planning for downtown housing.

5. Further research is needed into many areas of the whole question of downtown housing, particularly into the human problems of market psychology and social goals, and into the significance of more technical matters, especially land costs and housing development costs, and techniques of planned group development.

APPENDIX

SOURCES OF INFORMATION ON DOWNTOWN AND ITS RESIDENTS:
MAGAZINES; TRADE JOURNALS, AND PERIODICALS.

Architectural Record

Architectural Forum (discontinued September, 1964)

Journal of Housing

House and Home

Journal of the American Institute of Planners

American Journal of Economics and Sociology

Journal of the American Institute of Architects

Appraisal Journal

Land Economics

Urban Land Institute (Bulletins)

Annals of the American Institute of Political and Social Science

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